

IMPROVING NON-PROFIT COMMUNICATION BY ANALYZING IMMIGRANT SETTLEMENT
EXPERIENCES THROUGH A CUSTOMER JOURNEY LENS WITHIN THE LETHBRIDGE AREA

KATHLEEN G. BONIOL
Bachelor of Management, University of Lethbridge, 2020

A thesis submitted
In partial fulfilment of the requirements for the degree of

MASTERS OF SCIENCE

in

MARKETING

Dhillon School of Business
University of Lethbridge
LETHBRIDGE, ALBERTA, CANADA

(c) Kathleen G. Boniol, 2022

IMPROVING NON-PROFIT COMMUNICATION BY ANALYZING IMMIGRANT SETTLEMENT EXPERIENCES THROUGH A CUSTOMER JOURNEY LENS WITHIN THE LETHBRIDGE AREA

KATHLEEN G. BONIOL

Date of Defense: December 19, 2023

Dr. D.Z. Basil Thesis Supervisor	Professor	Ph.D.
Janelle Marietta Thesis Examination Committee Member Executive Director of United Way of Lethbridge and Southwestern Alberta (former)	Ph.D. Student	M.Sc.
Dr. Julie Young Thesis Examination Committee Member	Associate Professor	Ph.D.
Dr. Silke Boenigk External Examiner University of Hamburg Hamburg, Germany	Professor	Ph.D.
Dr. Luis Escobar Chair, Thesis Examination Committee	Assistant Professor	Ph.D.

ABSTRACT

This interpretive study examined the Lethbridge new immigrant experience through a customer journey lens. The research drew parallels with the customer journey to better understand the settlement process of immigrants in Lethbridge from start to finish. In this research, I intended to use a mixed methods approach, using in-depth interviews to shape a survey. However, due to several factors, a small data set was obtained during the survey, resulting in the study shifting focus on the results obtained during the in-depth interviews and additional interviews to enhance the rich data set. In total, I conducted 17 interviews. These interviews focused on the Latino and Filipino communities within the Lethbridge area. The interviews focused on their newcomer experience in the Lethbridge area, explicitly asking how they obtained resources during their first few years in the Lethbridge area. The interviews resulted in more understanding of the newcomer experience, highlighting barriers such as language and finance. In addition, I learned from the interviews that word-of-mouth communication is efficient when sharing information about available resources. The results of this research lead to marketing implications and a better understanding of communicating with the immigrant population within the Lethbridge area. Throughout this study, I worked closely with our non-profit partner, United Way of Lethbridge and Southwestern Alberta (UWLSWA).

Keywords: Customer Journey, Non-Profit Marketing, Settlement, Lethbridge, Newcomer Experience

ACKNOWLEDGEMENTS

I would like to first express my deepest appreciation and gratitude to my professor and supervisor, Dr. Debra Z. Basil. Dr. Basil did not only provide invaluable patience and feedback, but she also supported me and allowed me to thrive during this journey. I could also not have undertaken this journey without my defence committee, Janelle Marietta, and Dr. Julie Young, who have generously provided knowledge and expertise. Additionally, this endeavour would not have been possible without the generous support of the Social Sciences and Humanities Research Council (SSHRC), who financed my research.

Lastly, I would be remiss in not mentioning my family, friends, and my partner. Their encouragement and support kept my spirits and motivation high throughout this journey.

TABLE OF CONTENTS

Definitions.....	xi
Chapter 1: Introduction.....	1
Chapter 2: Literature Review.....	4
2.1 Immigration in Canada.....	4
2.1.1 Benefits of Immigration.....	4
2.1.2 A Need for Immigration in Small Cities.....	5
2.2 Settlement.....	6
2.2.1 Government's Role in Settlement.....	6
2.2.2 Non-Profit Involvement in the Settlement Experience.....	8
2.2.3 Customer Journey.....	9
2.3 Non-Profit Marketing.....	18
2.3.1 Barriers in Non-Profit Marketing.....	18
2.4 Immigrant Experience & Settlement Experience.....	19
2.4.1 Macro Level – Immigrant Experience.....	20
2.4.2 Meso Level – Focusing on the Settlement Experience.....	24
2.4.2 Women’s Perspectives.....	33
2.4.3 Importance of a Successful Settlement.....	34
2.4.4 Parallels with the Customer Journey.....	35

Chapter 3: Study Context.....	37
3.1 Immigration in Lethbridge	37
3.2 Non-Profit Organization Context in Lethbridge	38
3.2.1 Lethbridge	39
3.2.2 Community Non-Profit Organizations/Civil Society Organizations	40
3.3 Funding	43
3.4 Intended Research	44
3.5 COVID-19 Context.....	44
3.6 Change in Focus.....	46
Chapter 4 – The Survey	47
4.1 Survey Methods	47
4.1.1 Sample Population & Recruitment	47
4.1.2 Participants.....	49
4.1.3 Procedure & Instrument.....	51
4.2 Survey Results	53
4.2.1 Non-Profit Usage	53
4.2.2 Settlement Experience	54
4.2.3 Communication & Utilization of Non-Profit Organizations	57
4.2.4 Word-of-mouth & Communication	64
4.2.5 Settlement Barriers.....	66

4.2.6 Trust & Misinformation	67
4.2.7 Parental & Gendered Differences	69
4.2.8 Hypothesis Testing.....	70
4.2.9 Survey Discussion.....	72
Chapter 5 Interview Methods.....	75
5.1 Theoretical Orientation	75
5.1.2 Interview Guide	76
5.1.3 Data Collection & Researcher	76
5.2 Methods.....	77
5.2.1 Interview Guide	78
5.2.2 Recruitment & Sample Population	80
5.2.3 The Participants	81
5.2.4 The Interviews	83
5.2.5 Coding Methods & Intercoder Reliability	84
Chapter 6: Interview Results.....	87
6.1 Motivations & Expectations	87
6.2. Processes for Obtaining Resources	89
6.3 Non-Profit Organizations & The Settlement Experience	93
6.4 Settlement Barriers.....	101
6.5. Parental & Gendered Differences	110

6.6 Reflection	112
Chapter 7: Discussion	115
7.1 Settlement Processes in the Lethbridge Area.....	115
7.2 Non-Profit Organization Utilization during the Settlement Process.....	119
7.3 Settlement Barriers.....	122
7.4 Settlement Satisfaction.....	125
7.5 Women’s Perspectives	128
7.6 Researcher’s thoughts	130
7.7 Implications.....	131
7.8 Limitations	133
7.9 Future Research	134
Chapter 8: Conclusion.....	136
References.....	139

TABLE OF TABLES

Table 1: Immigration Status & Race Category Crosstabulation.....	51
Table 2: Crosstabulation of NPO Awareness/Usage & Immigrant Status	60
Table 3: Commonly Accessed Communication Channel	64
Table 4: Challenges during the settlement experience	67
Table 5: Interview Participants	82
Table 6: Motivations and Reasons for Coming to Canada	88
Table 7 Loneliness, Family Separation, Mental Health.....	106
Table 8: Interviewees as Parents.....	111

TABLE OF FIGURES

Figure 1: The Parallels of the Customer Journey & Immigrant Experience.....	11
Figure 2: Meso Level - Settlement.....	25
Figure 3 Histogram of Shapiro-Wilk Test NPO_use_sum	54
Figure 4: Expectations of Southern Alberta.....	55
Figure 5: How often do you use each communication channel - Percentage	65

Definitions

1. **Immigrant/New Immigrant:** I am aware that terms such as newcomer, new migrant, or new Canadian resident describe those who have just arrived in Canada; however, since those who participated have been here for ten years or less, I will be using the term "immigrant" and "newcomer" interchangeably.

2. **Latino & Filipino:** I am using Latino and Filipino terms that include those who identify as Latina/Latinx and Filipina/Filipinx. Using these terms is not only for consistency but also because the interviewees referred to themselves as Latino/Filipino, regardless of gender.

Chapter 1: Introduction

In 2020, immigrants comprised 20% of Canada's population, and the Canadian Government projects that immigrants will make up 30% of Canada's population by 2036 (Canada.ca, 2021). Currently, immigration accounts for nearly 100% of Canada's labour force growth, and over the past three years, Canada has welcomed over 100,000 permanent residents each year (Canada.ca, 2021). However, moving to a new country is difficult. Some processes may be challenging, such as finding housing or learning how to ride transit. It is even more difficult if there are language or transportation barriers. In Southern Alberta, non-profit organization networks help mitigate these barriers by providing settlement support to newcomers. These non-profits offer various settlement supports ranging from language classes to checking and reviewing government applications before sending them to the Government. However, even though these resources exist, they are only sometimes used. People may not even know they exist or know how to access them. This research uncovers how immigrants in the Lethbridge area access settlement support.

The immigrant experience has been analyzed as a three-step process: (1) pre-migration, (2) settlement, and (3) post-settlement (Mwarigha, 2002; Richmond & Shields, 2005). The identifiable stages throughout their journey in a new country can involve procedures such as information gathering, evaluation, and decision-making, much like a customer adopting a high-involvement product. With this research, I contribute by using the customer journey as a tool to understand the settlement journey through a marketing lens and uncover communication gaps that may be present between the non-profit organization and the individual.

Furthermore, marketing researchers have used the customer journey to understand the steps and information processes required by the customer to decide on a product or service. However, the customer journey has yet to be used to enhance the immigrant experience, despite immigrants being a large part of the population. The customer journey can be used to examine how immigrants recognize a need during their settlement journey, like how a customer may realize a need and seek a product or service (Crosier & Handford, 2012; Hamilton et al., 2021). One difference may be that an immigrant may seek ways to fill their need using a non-profit program or resource.

In this research, I used the customer journey to examine the immigration experience, specifically by considering the customer journey at the macro, meso, and micro levels. Here, I define the macro level as the entire immigration process, from pre-migration to “post-settlement.” The meso level is defined as one stage of the process, and the micro level I defined as one organization within the process. In this research, I recognized the whole immigrant experience on a macro level, understanding how the customer journey can be used throughout the immigrant experience, starting from pre-migration to post-settlement. However, I focused on the Meso-level analysis of the settlement stage and the relationship and communication between the immigrant population in the Lethbridge area and community non-profits using a customer journey lens. Here, I understand how immigrants coming to the Lethbridge area receive their information before and during settlement, further examining if their access to non-profit resources benefits their settlement process. Finally, at the micro-level, the results of this research will help individual non-profit organizations improve their service delivery, thus helping individual immigrants to settle more effectively into their new community.

In this research, I used interviews to understand the settlement journey in Lethbridge. Although I intended to use mixed methods, the primary findings were discovered using in-depth interviews with the Latino/Hispanic and Filipino communities in the Lethbridge area. This research uncovers how immigrants in the Lethbridge area access settlement support and resources during their settlement process. By revealing potential gaps in the communication between non-profits and the immigrant community, I provide insight into how non-profits in the Lethbridge area can better support new immigrants, thus potentially improving the settlement experience. Just as the customer journey allows marketers to identify key contact points with the customer throughout the customer's product decision, use, and activities, the immigrant settlement experience can be analyzed similarly, providing insights that can improve communication between non-profit organizations and the immigrant community and increase the efficient use of non-profit resources.

Eventually, this will increase the ease of immigrant settlement and satisfaction. It is also essential to understand that a successful settlement of immigrants is crucial to the community they will be moving to, creating a two-way relationship (Li, 2003). The Lethbridge community benefits from growing its population through immigration; therefore, it is best to eliminate barriers preventing a thriving settlement. To fully understand how to improve future settlement experiences, there must be an understanding of what research has been done and what theories can be applied to this study.

Chapter 2: Literature Review

In this study, I focused on how local non-profit organizations provide resources during settlement. However, it is crucial to understand the Federal Government's role and historical context of immigration in Canada. Understanding the context is essential to improve the settlement journey. Therefore, this chapter will first explain the context of immigration in Canada. Once this is understood, the settlement process is examined through a customer journey lens. Here, we can appreciate marketing tools such as word-of-mouth and how trust is needed to establish relationships between immigrants and non-profit organizations.

2.1 Immigration in Canada

Immigration brings new members of society who will contribute economically, socially, and culturally (Shields *et al.*, 2016). Therefore, the Government of Canada promotes immigration as a part of Canadian culture. The 2016 Census reported that immigrants comprise 21.9% of the Canadian population (StatsCanada (A), 2021). Between 2011 and 2016, 1,212,075 immigrants landed in Canada (StatsCanada (A), 2021). The Government of Canada believes that immigration contributes benefits that would create a bright future for Canada. This involvement is typically seen on a macro level of the immigration experience, where the government is involved with attracting immigrants to Canada as a whole. This section highlights the benefits promoted by the Canadian Government, their role in the settlement process of immigrants, and how there is a need for more immigrants in small cities and towns across Canada.

2.1.1 Benefits of Immigration

There are social and economic benefits of immigration. Immigration adds ethnic, cultural, and linguistic diversity to Canadian society (StatsCanada (D), 2021). Economically, immigrants contribute to the labour force and grow the economy by paying taxes and spending money in

Canada (StatsCanada (B), 2021). As I stated earlier, the increase in immigration also supports Canada's ageing population. Due to demographic trends such as fertility levels being below the population replacement rate, immigration becomes the most important reason for growth or decline in population (Ley & Hiebert, 2001). Furthermore, it is projected that by 2035, 5 million Canadians will be retiring (StatsCanada (B), 2021). Immigration is not the sole solution to Canada's declining population, but increasing the number of people coming to Canada means more people will contribute to the economy. Furthermore, 40% of those who immigrated to Canada between 2011 and 2016 work in health and social services (StatsCanada (C), 2021), which means that in Canada, one out of every four healthcare workers have migrated here (StatsCanada (C), 2021). Despite the increase in people arriving in Canada, all locations do not benefit equally. Large cities are the most popular destination of choice, causing a need for more immigrants in smaller cities and rural areas.

2.1.2 A Need for Immigration in Small Cities

The 2016 Census showed that although immigrants still choose cities such as Toronto, Vancouver, and Montreal for residence (StatsCanada (D), 2017 & Campbell, 202; Radford, 2007; Agrawal *et al.*, 2021; Holley & Jedwab, 2019), more immigrants are now moving to the prairies. As a result, the percentage of new immigrants living in Alberta rose to 17.1% in 2016 from 6.9% in 2001 (StatsCanada (D), 2017), and the Federal Government plans to help mid-sized and smaller cities gain more immigration (Campbell, 2020).

I conducted this research in Lethbridge, Alberta. According to the 2016 Census, immigrants comprise 13.5% of the Lethbridge population (Statistics Canada, 2016). Out of the 15,365 immigrants in Lethbridge, 4,970 are economic immigrants and family sponsors are 2,580. The Census also reported that 24.4% of recent immigrants to Lethbridge (2011-2016) are from

the Philippines. The other top four places of birth were the United Kingdom, the Netherlands, the United States, and Mexico (Smith, 2017). In addition, the most popular languages immigrants spoke in 2016 were Spanish, Nepali and Tagalog (Filipino). These statistics led me to focus on Latino/Hispanic and Filipino immigrants for this research. Although the settlement journey may differ depending on ethnicity, culture, and country of origin, it is still crucial to understand the Federal Government's role in the settlement journey for new immigrants.

2.2 Settlement

2.2.1 Government's Role in Settlement.

The Canadian Government has described the concept of settlement as a process that allows "immigrants to become productive members and develop close relations with mainstream society" (Li, 2003, p. 3; IRCC, 2017). This definition covers the whole immigrant experience, which includes the settlement stage and the post-settlement stage. However, in this study, I only focus on the settlement stage, which is when they first arrive in the city and have up to ten years of being in Canada. The Canadian Government believes that this two-way process involves adjustment for both the migrating individuals and the Canadian society. However, they do expect that those who successfully integrate, or settle have adopted "all aspects of Canadian life" (Li, 2003, p. 4; Shields *et al.*, 2016) without abandoning their own culture and ethnic experiences (Chekki, 2006). Immigration, Refugees and Citizenship Canada (IRCC) echoes this sentiment by noting that the goal of the settlement program is to encourage newcomers and immigrants to be "fully engaged in the economic, social, political, and cultural life of Canada" (IRCC 2017, Section 1.2).

In Canada, the settlement services and policies surrounding multiculturalism were designed to allow immigrants responsibility for part of their settlement and integration

(Shields *et al.*, 2016). For this to succeed there needs to be trust between the government, immigrant organizations, and the individuals who immigrate. However, since the 1960s, Canada's immigration policies seek highly educated, skilled, and business-class immigrants (Shields *et al.*, 2016; Abu-Laban, 1998). Canada's immigration policy is based on three objectives. The first objective is to enhance economic development, the second is to reunite families, and the third is to "fulfill the country's international obligations and uphold its humanitarian tradition" (StatsCanada (D), 2021). Furthermore, the 2016 Census reported that 60% of immigrants who landed between 2011 and 2016 were under the economic category, while 40% were admitted under the family class (30%) or refugees (10%) (StatsCanada (E), 2021). The government believed that those who migrated to Canada through the economic category would adapt and integrate more easily (Shields *et al.*, 2016), which contributed to the government decreasing investment.

This shift decreased the government's responsibility within the settlement process while requiring immigrants to figure things out independently. However, the change also increased the role of non-profit organizations (Shields *et al.*, 2016). This approach to immigration has generated concern. Critics have pointed out that although there are regulations preventing discrimination on race and nationality, the Canadian points system for immigration has classist and sexist implications (Abu-Laban, 1998). Accepting highly skilled immigrants also creates an environment for short-term market integration, which puts the focus on immigration to increase economic benefits. This may lead to devaluing less skilled immigrants, whose successful settlements would increase the overall long-term benefits for themselves, other immigrants, and Canada (Shields *et al.*, 2016 & Campbell, 2020). To mitigate this shift, non-profit organizations

need to be diligent in promoting and delivering settlement resources; however, it is also critical to understand the relationship between non-profit organizations and the settlement experience.

2.2.2 Non-Profit Involvement in the Settlement Experience

Settlement services assist immigrants from the beginning of the settlement process and support them throughout their life in their host country (Shields *et al.*, 2016). The non-profit sector, especially organizations specializing in immigration, works to support the needs of their clients. Non-profit and immigrant support organizations often tailor their services to meet individual needs and circumstances (Shields *et al.*, 2016). In addition, they provide social support to immigrants. Social support is defined here as "interactions with family members, friends, peers, and professionals that communicate information, esteem, practical, or emotional help" (Simich *et al.*, 2005), which suggests that non-profit organizations may assist in ways that augment but may not seem directly associated with the settlement process.

Non-profits empower immigrants by helping them throughout their settlement journey; they also help create and build community, leading to social integration and inclusion (Simich *et al.*, 2005). Within these communities, sharing experiences may decrease loneliness, leading to positive mental health (Simich *et al.*, 2005). Non-profits serving as social support are crucial to the settlement process because they advocate for immigrants (Simich *et al.*, 2005; Evans & Shields, 2014). They provide resources for settlement (Evans & Shields, 2014), and they try to eliminate systemic barriers within those resources (Shields *et al.*, 2016; Simich *et al.*, 2005). For example, non-profit organizations can advocate for less discrimination based on race, country of origin, and language and advocate for equal pay in the workplace (Simich *et al.*, 2005). Non-profit organizations commonly face two challenges in serving the immigrant community. The first is ensuring government funding, and the second is addressing and serving the needs of the

immigrant population (Shields *et al.*, 2016). Addressing and serving the needs of the immigrant population can be difficult because many non-profits have limited resources, especially in a smaller city (Agrawal *et al.*, 2021), causing settlement workers to play different roles throughout the settlement journey (Drolet & Robertson, 2011). Understanding the gaps that non-profit organizations may have in promoting and delivering settlement resources is crucial because changes in these processes may increase the success of the settlement process. Therefore, by using the customer journey, organizations can pinpoint the gaps in communication with the immigrant population to improve the settlement process for immigrants.

2.2.3 Customer Journey

In this section, I will first explore the concept of the customer journey by understanding its place in marketing and how it can apply to improving the immigrant experience. However, there are many ways to view the customer journey. In this research, I used a three-step process. Furthermore, word-of-mouth and trust can improve the communication and relationship between non-profit organizations and the immigrant population. Therefore, I also examine the roles that word-of-mouth and trust play in the immigrant settlement journey. Exploring non-profit marketing allows further understanding of how the customer journey can attract immigrants to an organization and thus utilize settlement resources.

Marketing researchers have used the customer journey to understand the steps leading a customer toward a product or service purchase. Marketing researchers realize that deciding on a product or service is not an isolated event. It is influenced by others and the environment (Hamilton *et al.*, 2021). A marketer's success in influencing purchasing behaviour depends on how well they understand their customers' behaviours (Belch & Belch, 2015). A single person or a group can create the decision. The customer journey model includes customer experience and

recognizes its importance. In addition, it recognized the importance of customer service, ease of use, and reliability (Lemon & Verhoef, 2016), allowing it to be a concept that can be applied at various levels of abstraction. Examining every part of the customer journey helps to ensure a good and satisfying customer experience. Marketing researchers examine every "touch point" where the company and customer communicate before, during, and after a sale (Lemon & Verhoef, 2016).

Understanding the customer journey can increase customer satisfaction, increase customers, and increase reputation (Lemon & Verhoef, 2016). However, there has been no research linking the customer journey with the immigrant experience, despite the parallels between the two. To further understand the customer journey, I will break down the stages and explore the customer journey chosen for this proposed research.

In marketing research, there have been multiple iterations of the customer journey. The stages have changed over the years; for example, some journeys are simple, with three to four stages, and some are more complex journeys with six to seven stages. The primary customer journey starts with three stages (1) pre-purchase, (2) purchase, and (3) post-purchase (Hamilton *et al.*, 2020; Siebert *et al.*, 2020; Lemon & Verhoef, 2016). Researchers who forward longer customer journeys usually expand from the three primary stages. For example, Belch and Belch's (2015) framework for the customer journey includes five stages: (1) problem recognition, where the customer recognizes a need and motivation to solve this problem, (2) information search, where the customer does background research into products and services that may solve their problem, (3) alternative evaluation, where the customer compares the different kinds of products and services they identified during the information-search stage, (4) purchase decision, where the customer intends to purchase from a brand and then decides to purchase, and finally, (5) post-

purchase evaluation, where the customer evaluates if they are satisfied or dissatisfied with their purchase by assessing whether their expectations have been met (Belch & Belch, 2015). In this framework, the pre-purchase stage is broken down into three stages (problem recognition, information search, and alternative evaluation). Some researchers expand the post-purchase stage, including stages like enjoy, advocate, and bond (Edelman & Singer, 2015). This customer journey shows that a relationship between the brand and the customer can be made. Some research has focused on joint decision-making, which is made between two or more people

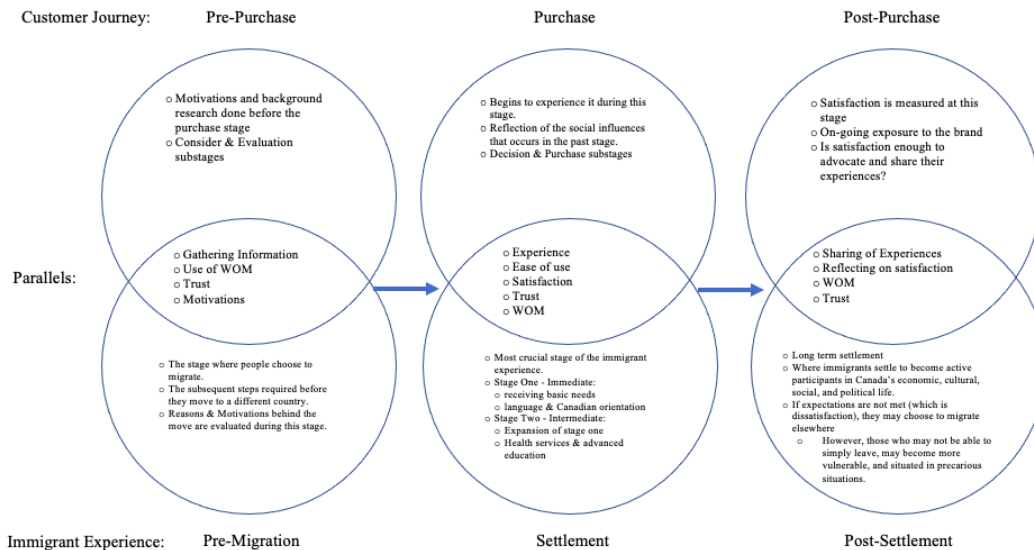


Figure 1: The Parallels of the Customer Journey & Immigrant Experience

(Hamilton *et al.*, 2020). Hamilton *et al.* (2020) mentions the concept of "travelling companions" who interact and may directly or indirectly influence the decision-maker at any point during the customer journey. Although the idea of the travelling companion may fit the immigrant experience, for consistency across participants, in this research I will focus on individual experiences.

For this research, I will be using a three-stage customer journey (pre-purchase, purchase, and post-purchase) because of its simplicity and how it best mirrors the immigrant experience

(Figure 1.0) at a macro level. Sub-stages within each main stage will also be identified to better understand the different activities within each stage. For example, pre-purchase includes "consider" and the research needed to move on to the next stage. Within each stage, I will present marketing tools or concepts that are used or required. Figure 1.0 overlays the immigrant experience and the customer journey, showing the parallels between the two at a macro level. Even though I focused on the meso level in this research, specifically exploring the settlement experience, it is crucial to understand the larger picture by examining the parallels between the customer journey and the immigrant experience at a macro level.

Pre-Purchase. The pre-purchase stage of the customer journey considers the motivations and customer research behind considering and leading to a purchase. It is when the customer experiences begin before the actual purchase or service begins (Hamilton *et al.*, 2020; Rosenbaum *et al.*, 2017). The pre-purchase phase of the customer journey can be further broken down into a "consider" stage and an "evaluate" stage. The evaluation stage is where the customer considers an initial set of brands and then adds or subtracts brands, depending on what they learn (Hudson & Thal, 2013). In this stage, word-of-mouth (WOM) and trust are two essential tools used in marketing throughout the whole experience, but a foundation is crucial in the pre-purchase stage.

Word-of-Mouth. The traditional definition of word-of-mouth (also known as word-of-mouth communication (WOMC)) defines it as an oral form of communication about a product or service (Ghosh *et al.*, 2015). WOM definitions have evolved to now include online and offline informal interpersonal communication between consumers about products, brands, or services (Ghosh *et al.*, 2015). In marketing, the most common messages talk about a brand or service in a

non-commercial fashion (Palka *et al.*, 2009; Laczniak *et al.*, 2001). This conversation can lead to a chain of communication that could reach an entire community (Mason, 2008).

Word-of-mouth has been studied extensively in marketing. It is acknowledged that it is an integral part of the customer journey and product promotion. WOM is a powerful marketing tool because of the source. The source is important because the information usually comes from the customer's social network, which comprises the customer's family or friends (Sweeney *et al.*, 2017). WOM is also influential because it can influence a customer's perceptions of a product or service (Sweeney *et al.*, 2007). Positive word-of-mouth spread about a service or product can induce potential customers to try it, gaining new revenue (Mason, 2008). It is also considered less biased, and more customers turn to other people's experiences and recommendations (Hamilton *et al.*, 2020). Credibility is needed for WOM to work effectively (Laczniak *et al.*, 2001). Credible sources are those an individual believes to be trustworthy or familiar. It can be opinion leaders, friends, or family (Mason, 2008).

I expected WOM to be essential for the immigrant journey as well. Positive WOM may influence potential immigrants to choose a specific country into which they immigrate. For example, positive influence occurs in place branding research; those travelling will use their friends, colleagues, or family as sources of information when making plans and believe that they are the most critical information source (Scott *et al.*, 2017; Simich *et al.*, 2005). For immigrants, WOM is used because friends and family are considered credible sources. There is a preference among the immigrant community for obtaining information from those they trust, such as family members, community members, or elders within their community (Mason *et al.*, 2021; Simich *et al.*, 2005). Therefore, immigrants may be more inclined to ask family and friends for resources, thus not needing or researching non-profit organizations within their area.

Trust. Consumer trust is the type of trust used in marketing research. There is research on building consumer trust online (Hoffman *et al.*, 1999) and how to create relationships with consumers based on trust and loyalty (Sirdeshmukh *et al.*, 2002). Historically, scholars in marketing use psychology concepts and apply them to business—this is the case with the topic of trust in marketing. Trust occurs when a party needs to believe that a delivering party can keep the promise of deliverance without taking advantage of the situation (Arnott, 2007; Elliot & Yannopoulou, 2007; Moorman *et al.*, 1993; Geyskens *et al.*, 1998). Early research on trust in marketing suggests that there are three factors of trust, (1) integrity, (2) benevolence, and (3) credibility (Arnott, 2007). Benevolence is a common factor because of its use in marketing literature. Benevolence is crucial in marketing because it shows that the other party is genuinely interested in seeking joint gains (Geyskens *et al.*, 1998). Since those three factors allow trust to develop, they are essential and deserve "priority attention" in marketing (Geyskens *et al.*, 1998, p. 224).

Furthermore, two dimensions of trust are spoken about within this field. The first is cognitive trust. From a service perspective, cognitive trust is a willingness from the customer to rely on a service provider's reliability and competence (Johnson & Grayson, 2005; Arnott, 2007). Cognitive trust comes from either familiarity or knowledge, which comes from either observation or reputation. Although cognitive trust derives from knowledge, there is an element of unknowing, trusting the other party to perform as expected (Johnson & Grayson, 2005; Elliot & Yannopoulou, 2007). The second dimension of trust is affective trust. This trust relies on confidence in the serving party and is generated by the care and concern the serving party shows (Johnson & Grayson, 2005). Again, there is a level of familiarity when it comes to affective trust,

but confidence is critical, creating a relationship crucial to trust (Johnson & Grayson, 2005; Elliot & Yannopolou, 2007).

Cognitive and affective trust are seen within the immigrant experience. Individuals not only need to trust the people around them; they also must trust the information they learn. In this sense, cognitive and affective trust may also depend on cultural factors. For example, the individualism-collectivism dimension of a culture affects cross-cultural relationships (Hofstede, 1984; Chai & Dibb, 2014). Furthermore, individualistic cultures tend to take a calculated approach with trust, and factors such as economic and tangible benefits overrule social benefits (Chai & Dibb, 2014).

On the other hand, collectivist cultures want to build relationships, depending more on affective trust (Chai & Dibb, 2014). Understanding immigrants' cultural background is essential; it can shed light on how trust can be created and utilized. Aside from understanding culture, trust can be lost if an individual has experienced racism or discrimination from their surroundings (Wilkes & Wu, 2019). Their affective trust will not be able to thrive under experiences such as racism and discrimination. If a society is not trying to accept cultural differences, issues such as racism, discrimination, and microaggressions may occur, which will deepen an individual's distrust. The topic of trust and discrimination will be explored further in the settlement experience section.

Purchase. The purchase stage is where the customer decides on the product or service and begins to experience it. It also reflects all the social influences in the past stage (Hamilton *et al.*, 2020). This stage can be divided into two parts: (1) decision and (2) purchase. A decision is where intention is set whether to buy and from whom. Purchase is buying the product or service that was decided upon (Hamilton *et al.*, 2020).

During this stage, experience is essential to how the customer will act post-purchase. This feeling of experience is different from the product or service itself. It is the feeling of creating a memorable event that affects them personally (Lemon & Verhoef, 2016). Lemon and Verhoef (2016) speak to De Keyser *et al.'s* (2015) description of the customer experience, where cognitive, emotional, physical, sensory, spiritual, and social elements are essential for the customer journey and experience because they will influence an indirect or direct action with possibly another market actor. In the digital space, a customer can make a purchase online. That experience should be examined to ensure the customer also has a positive experience after purchasing (Hudson & Thal, 2013). For example, although buying online can seem easy, businesses should consider the payment process, the length of delivery, and packaging elements that can enhance or deteriorate the customer experience (Hudson & Thal, 2013; Lemon & Verhoef, 2016). Regarding the immigrant experience, I will examine the ease of use of non-profit services and satisfaction with these services. First, ease of use will be reviewed by how easily the immigrant population can access non-profit resources in Lethbridge. Here, I can assess the utilization of WOM and trust to spread information about resource availability and see if the delivery of those resources is efficient and timely (Jossart-Marcelli, 2013). Finally, I will examine satisfaction, examining how they feel about the services non-profits are offering and their experiences while using these resources.

Post-Purchase. The post-purchase stage is ongoing exposure to the brand. To create a sustainable customer journey, the experience must elicit enough positive moments to advocate for the brand (Lemon & Verhoef, 2016; Hudson & Thal, 2013; Scott *et al.*, 2017). This is where word-of-mouth can be used, where the customer will tell their friends and family, or it can be seen digitally. For example, websites that allow for product reviews give people the opportunity

to tell others about their experiences (Hudson & Thal, 2013). WOM during the post-purchase phase is essential because it can reassure potential customers and reduce regret one may have (Sweeney *et al.*, 2007) through the expression of either satisfaction or dissatisfaction. This also can be applied to the service of non-profit organizations within the settlement experience. Non-profit organizations should understand that the experience immigrants and newcomers have while using their services is crucial. It will determine if they return or let others know about their organization.

Satisfaction. The post-purchase stage also allows the customer to reflect on their experience. This experience can be defined through the customer's satisfaction or dissatisfaction. Customer satisfaction can be seen as the customer's overall assessment of their purchase or experience of a product or service (Canfield & Basso, 2016). Satisfaction can be measured by comparing one's expectations and perceptions (Canfield & Basso, 2016). The framework I will use to examine customer satisfaction is the Expectancy Disconfirmation Paradigm (EDP) (Oliver, 1980). Using the EDP implies pre-purchase expectations about the performance of a purchased good or service. Disconfirmation occurs when there is a difference between expectations and performance. If the customers' expectations are met or exceeded, this leads to satisfaction. If the performance does not meet the expectations, this causes a negative disconfirmation and causes dissatisfaction (Oliver, 1980). In the settlement stage of the immigrant journey, when accessing non-profit organizations' services, the individual using the service may experience satisfaction or dissatisfaction. Depending on whether they had a positive or negative experience, the individual may decide to use that service again or not. They may also tell others within their community about their experiences. If their experiences were negative, it

might reflect poorly on the non-profit organization, and fewer people may want to use them for resources or may feel they are unable to trust them entirely.

2.3 Non-Profit Marketing.

Even though there is a consensus that non-profit organizations need marketing, there is hesitancy with how non-profit organizations should approach marketing (Pope *et al.*, 2009). For example, non-profits must appeal to various stakeholders such as donors, volunteers, and clients. Marketing has been used to attract donors to fund projects (Kolter, 2018; Akchin, 2001; Pope *et al.*, 2009), primarily if they use business relationships (Arnett *et al.*, 2003). Although marketing is associated with for-profit organizations and businesses, non-profit organizations can use marketing to “develop surplus funds” and, in turn, advance their goals (Kolter, 2017, p. 2). Furthermore, non-profits can use marketing to promote events or resources available and attract clients (Kolter, 2017; Akchin, 2001). In this research, I will identify gaps in communication through the immigration experience. Understanding the gaps will help non-profit organizations assess whether they are effectively marketing to the immigrant market. First, however, as marketers, we should also understand the barriers in non-profit marketing.

2.3.1 Barriers in Non-Profit Marketing

Unfortunately, non-profit organizations face barriers with trying to implement marketing tactics. This section will discuss three of these barriers: lack of formal training in marketing, budgeting, and low brand recognition. The first barrier is the lack of formal training in marketing (Akchin, 2001; Pope *et al.*, 2009). Akchin (2001) reported on a Maryland Association of Non-profit Organizations questionnaire. They found that only 22% of those working in non-profits had a bachelor's or master's degree in business. In addition, only 15% of respondents had communications or media degrees (Akchin, 2001). Alongside the lack of training, non-profits

also lack staff and time for complete dedication to marketing (Pope *et al.*, 2009). Budget constraints are another barrier non-profit marketers face (thenonprofittimes.com, 2019 & Pope *et al.*, 2009), meaning there may be little or no money for marketing. This may be due to non-profit organizations' difficulty when trying to advocate marketing to their board (Pope *et al.*, 2009). Lastly, low brand recognition (Pope *et al.*, 2009) can be a barrier to non-profit marketing. Brand recognition is required to develop trust and knowledge of existence. It is crucial, especially for immigrant and newcomer populations. Pope *et al.* (2009) reported that although most of their non-profit organizations reported that they had no trouble finding clients, "those within certain ethnic or economic groups" were sometimes much harder to reach (page 193). Furthermore, "smaller NPOs continue to have trouble getting their name out there" (Pope *et al.*, 2009, p. 193). The lack of brand recognition leads to an inability to reach their target markets, which is crucial because I focus on smaller community non-profit organizations in Lethbridge, which can lack marketing resources.

2.4 Immigrant Experience & Settlement Experience

In this research, I examine the settlement experience in the Lethbridge area and how immigrants access non-profit resources during their settlement. I studied the settlement experience using the customer journey at the meso level. Specifically, I examined immigrants' use of non-profit services within Lethbridge during their settlement stage. Although the macro and micro levels are essential, I only focused on the local settlement experience and the communication efforts done by local non-profit organizations, hence the emphasis on the meso level focusing on the settlement stage. However, the macro level, which encompasses the entire immigrant journey, will be briefly discussed. Since I will not be examining a specific non-profit

organization, I will not discuss the micro level. In future research, case studies can be conducted with individual non-profits to address the micro level.

Looking at the settlement experience parallel to the customer journey sheds light on how marketing concepts such as word-of-mouth communication can help non-profit organizations improve the settlement experience. It is also essential to understand the settlement stage because satisfaction is critical to smooth settlement. Without satisfaction during this stage, the individual or family might leave if their needs are unmet. Those who cannot easily leave may find themselves in more precarious situations, such as being homeless (Preston *et al.*, 2017) or not feeling like they belong. In turn, some may develop severe mental health problems (Stewart *et al.*, 2011). This section will first briefly cover the macro level of the whole immigrant experience and the parallels the journey has with the customer journey. Then, a meso level approach will be used to examine the settlement experience using a customer journey lens, seeing where non-profit organizations can use marketing tools to improve the experience and connection between non-profit organizations and the immigrant population.

2.4.1 Macro Level – Immigrant Experience

The macro level showcases the immigration experience in three stages (Figure 1.1). Although I focus on the meso level, the macro level offers context, highlighting a larger picture of the immigration journey. This section discusses the three-stage immigrant experience. The three-stage immigrant experience has been a combination of theories from different immigration scholars. The three-stage experience is (1) pre-migration, (2) settlement, and (3) post-settlement. Mwarigha (2002) and Shields *et al.* (2016) talk about the settlement experience in two different stages and post-settlement; however, they do not include the pre-migration stage. Pre-migration is before the individual moves to a new country (George *et al.*, 2004). The post-settlement stage

is also labelled the integrative stage (Mwarigha, 2002; Shields *et al.*, 2016), where immigrants experience a long-term settlement and are active participants in the social, cultural, and economic aspects of Canadian society.

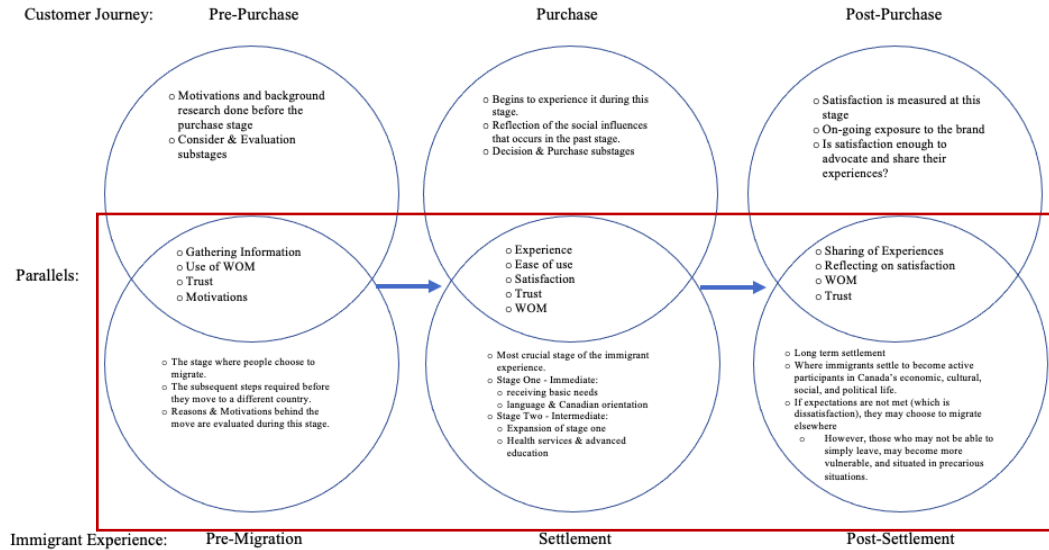


Figure 1.1: Highlighting the Macro Level

For the macro level, I chose a three-stage experience, (1) pre-migration, (2) settlement, and (3) post-settlement. This three-stage model combines Mwarigha's second and third stages into a "settlement" stage and calls the "integrative" stage the post-settlement. I chose this to mirror the customer journey, but also because stages two and three are very similar regarding information gathering. This model also includes George *et al.*'s (2004) notion of the pre-migration stage. In this research, I focused on the relationships between non-profit organizations and immigrants during the settlement process. Therefore, while the settlement stage may include two different sub-stages, for simplicity, the two sub-stages will be acknowledged but not be separate stages. Throughout exploring the framework, one must understand that one should be cautious when generalizing; therefore, different perspectives will be explored in each stage.

Pre-Migration. Pre-Migration is when people are deciding whether to migrate and includes the subsequent steps required before moving to a different country. Here, it is essential to understand where potential newcomers get their information before moving to another country and what factors contribute to their decision to choose Canada.

During the pre-migration stage, likely immigrants and newcomers can gather information through government agencies, immigration agencies, family or friends, blogs, and online forums (Caidi *et al.*, 2010). Word-of-mouth (WOM) and trust are crucial because information influences decision-making during this stage. Information gathering during this stage is primarily through trusted friends and family, especially those who have migrated years prior (Caidi *et al.*, 2010). Although the pre-migration stage is vital for understanding how the Canadian government can attract new immigrants, there needs to be more academic research on this stage of the immigrant experience; this lack of research can be due to the difficulties of obtaining pre-migration data (Caidi *et al.*, 2010).

Settlement. The settlement stage starts when the individual or family is in the host country. This is the most crucial stage in the immigrant experience. During this stage, newcomers' or immigrants' satisfaction is vital. I focus on the settlement stage at a meso level in a later section because it is crucial to understand that this is where understanding of communication during the immigrant experience occurs. Here is where WOM and trust are essential, which I explore in the next section.

Post-Settlement. Finally, the last stage is the long-term settlement. Long-term settlement is where immigrants settle to participate actively in Canada's economic, cultural, social, and political life. Here, they may be more involved in the community to achieve that goal of being an equal participant (Mwarigha, 2002; Henderson, 2004; Shields *et al.*, 2016). However, some may

also choose to migrate elsewhere if their expectations have not been met. For example, if one had expectations of finding work within two months of arriving and it is not completed, their satisfaction may decrease, and they may choose to leave (Benson-Rea & Rawlinson, 2003). However, migrating elsewhere may not be possible for some. Those on work visas or contractual work may find themselves in situations where they are forced to relocate or stay and become undocumented immigrants (Hendriks & Burger, 2019). Those unable to settle successfully may develop negative perceptions of their life and circumstances in Canada (Hendriks & Burger, 2019). This may mean that the individual may not think they will belong, which may lead to severe mental health issues (Stewart *et al.*, 2011). It is also essential to understand that all these stages are not concrete, including the post-settlement stage. Although the term post-settlement is used regularly, settlement may never be finished. Therefore, I examine what constitutes a “successful” settlement according to the Government. Still, it should be understood that “success” is subjective, and multiple barriers may keep newcomers and immigrants from feeling like they belong.

As seen in Figure 1.1 above, the immigrant experience displayed is intended for the economic and family immigrant classes that choose to settle in Canada. This figure does not include refugees, asylum seekers, or undocumented immigrants because I excluded these populations from the study. Refugees and asylum seekers are excluded from this research because of my novice interview and research skills. Refugees and asylum seekers also do not follow the figure; their pre-migration may be completely different because they may not have planned or freely chosen to come to Canada (Simich *et al.*, 2005; Boenigk *et al.*, 2021). Their settlement process may be different because they may lack the documentation required to access some resources during this process (Simich *et al.*, 2005; Shields *et al.*, 2016; Boenigk *et al.*,

2021), thus having different resources or support available to them. Undocumented immigrants and temporary foreign workers may have different immigrant experiences or access to different resources and support, suggesting different stages than the figure proposed.

2.4.2 Meso Level – Focusing on the Settlement Experience

The meso level looks more deeply into one of the sections throughout the immigrant journey. For this study, I looked deeper into the settlement part of the journey to understand the processes of obtaining knowledge and resources from non-profit organizations. Here, I focus on the settlement journey and how non-profits can view this journey through a customer journey lens.

Settlement. The settlement stage (Figure 2) starts when the individual is in the host country. It is the most crucial stage in the immigrant experience because the success of their settlement will define what will happen in the post-settlement stage. In this section, the customer journey is a lens looking at how newcomers and immigrants may seek out resources provided by non-profit organizations in Lethbridge. In this stage, communication between immigrant populations and non-profits is imperative. Before exploring the settlement stages, I explored the two stages of settlement defined by Mwarigha (2002), the immediate and intermediate stages. Understanding the two stages gives contexts to how newcomer settlement journeys can start, allowing me to see where within the two stages can be improved. Within both stages, problem recognition occurs. If the individual is unaware that resources are available, they will not be able to access them, which can be detrimental to their overall settlement experience.

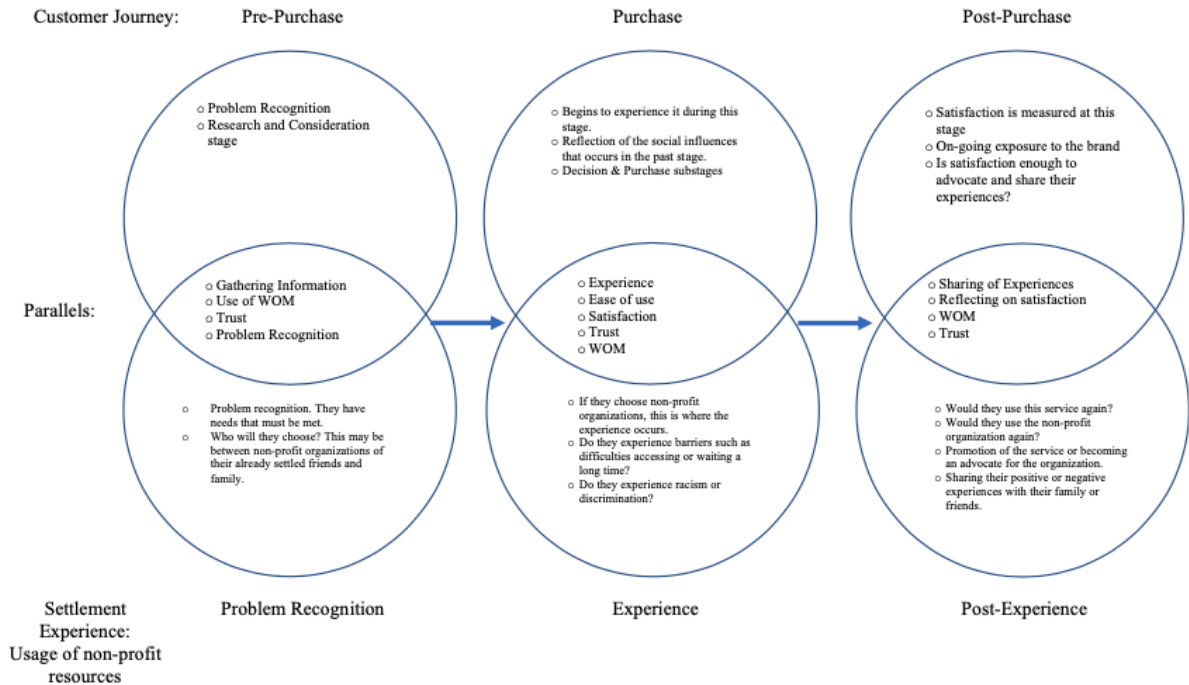


Figure 2: Meso Level - Settlement

Whether someone is satisfied with their experience depends on different factors, such as social inclusion, ability to find work, availability of immigrant programs, and how much they trust the people they're surrounded by (Benson-Rae & Rawlinson, 2003). Therefore, trust is crucial because it can be a factor of satisfaction and contributes to how word-of-mouth communication is utilized within the immigrant population. However, a lack of trust or factors such as discrimination or racism can lead to barriers that keep the individual from seeking help.

This section will first explore the stages of settlement, leading to my first two research questions. Then, WOM will be explored as a communication tool within the immigrant journey, and trust is also explored as a factor contributing to a successful settlement.

Stages of Settlement. There are two stages of the settlement journey. The first stage is the immediate stage which usually begins right from entry into their new country because there is a need for basic subsistence items, such as food, shelter, and clothing. This stage is also where

language and orientation about Canada occur. In this stage, non-profit organizations, and local family and the community, help the newcomer (Mwarigha, 2002). The intermediate stage is where assistance is often needed with Canadian institutions like banks and schools. It is a continuation of the first stage, with the addition of housing, health services, and possibly advanced education needs to be met (Rashid *et al.*, 2013). Employment search also occurs during this stage (Mwarigha, 2002). More so than ever, the internet is a growing source of information because it allows newcomers to keep in touch with news from their home country (Caidi & Allard, 2010), as well as look up information regarding their settlement or medical information before seeing a doctor (Mason *et al.*, 2020). This leads to my first two research questions:

RQ1: What processes do immigrants follow during the settlement experience in Lethbridge?

RQ2: How do immigrants communicate with and utilize local, community non-profit organizations during their settlement process?

I examine word-of-mouth (WOM), trust, and social inclusion to further understand how communication occurs. All of these are factors that may contribute to satisfaction.

Word-of-mouth. Those who have immigrated have expressed that word-of-mouth has been a source of information (Caidi *et al.*, 2010 & Mason *et al.*, 2021). For example, Mason *et al.* (2021) found that immigrants obtaining health information preferred obtaining information from people they trusted, which means speaking to community elders or family members. The settlement experience relies on word-of-mouth (WOM) communication. Each step is different, but WOM is used by immigrants to gain information from people they trust.

Whether abroad or in the host country, friends and family are valuable and trustworthy resources (Caidi *et al.*, 2010; Mason *et al.*, 2020; Sirkul & Dorner, 2016). According to the

Longitudinal Survey of Immigrants to Canada (LSIC) (2003), 41% of newcomers who decided to move to Canada chose their city of residence based on if they already had family living in the same city. Those who needed housing used word-of-mouth through their family and friends (51%), while others used newspapers, walking through neighbourhoods, and the internet (LSIC, 2003). WOM is a communication tool between those who trust each other. If immigrants have families already settled in the Lethbridge area, they may utilize those relationships to gain access to settlement resources.

For example, instead of reaching out to a non-profit organization for employment help, they may ask a family member if their place of work is hiring. This can be helpful, as they will gain information from a trusted source who knows about their preferences and abilities (Caidi *et al.*, 2010; Mason *et al.*, 2020; Sirkul & Dorner, 2016). However, WOM has potential limitations as well. Information quality is constrained by the knowledge and communication skill of the contact person. Contacts are likely to need more complete knowledge about non-profit offerings. Thus, if an individual relies only upon, or primarily, on WOM for information, their knowledge of resources may be limited. Therefore, it is essential to understand WOM's role in the immigrant settlement process and whether firm reliance on WOM limits knowledge of available resources. This information has important implications for non-profit marketing strategies and successful settlement experiences. This leads to the first hypothesis:

H_{1(a)}: Those who use WOM as their exclusive or nearly exclusive form of communication or source of information are less aware of the community non-profit resources available to them, compared to those who use a wider variety in forms of communication or information resources.

Although different disciplines understand the importance of WOM, there needs to be more research explicitly done on improving or utilizing WOM in marketing for the settlement experience. For example, there is awareness of the need for widespread utilization of WOM in the health care industry. The healthcare industry acknowledges that language is a barrier for some immigrants when reaching out for help. Barriers to information and cultural differences are other reasons immigrants do not reach out to organizations (Kalich *et al.*, 2016). A study done by Eng & Woo (2015) highlighted that within the Chinese American immigrant community, information and knowledge of organizations offering dementia community resources were shared through WOM.

Unfortunately, there needs to be more reporting on why WOM is used. Assumptions can be made that WOM is utilized because of the language barriers and because they trust a small group of people when first arriving in their host country. In product WOM, WOM is a conception that is usually an informal exchange between people who are familiar with each other (Gupta & Harris, 2009). In the next section, trust will be explored as an indicator of why WOM is used during the settlement experience. Since WOM is used in product marketing, where individuals exchange information with those they trust, such as family and friends or perceived experts in the industry (Gupta & Harris, 2009), we can see parallels in the exchange of settlement information. Therefore, I examine whether WOM and trust can be used to facilitate successful settlements among the immigrant community in Lethbridge.

Trust. Immigrants must be able to trust their surroundings and the people in their new country to have a successful settlement (Biloudeau & White, 2014; Wilkes & Wu, 2019). Generalized trust is essential for the immigrants' integration with their host country. This allows them to identify, belong, and commit to their host country (de Vroome *et al.*, 2013). They not

only need to trust the people around them, but they also must trust the information they learn. Generalized trust, regarding immigration studies, is "a belief in the benevolence of human nature in general" (Glanville & Paxton, 2007, p. 230). Generalized trust is "a smoothing mechanism to social interactions between members of a given society." (Biloudeau & White, 2014, p. 1). It allows people to "engage in social, economic and political interactions with the belief that they will be treated with respect and honesty by other members of society" (Biloudeau & White, 2014, p. 1).

Lastly, generalized trust can differ between specific ethnic and social groups and thus may have different outcomes (Dinesen, 2011; de Vroome *et al.*, 2013; Wilkes & Wu, 2019). Trust differences depend on class, race, culture, recent trauma, and current economic status (Alesina & Ferrara, 2002; Delhey & Newton, 2003; Dinesen, 2011). This circles back to how multiculturalism is a crucial feature of Canada, and without trust, there may be adverse outcomes between different ethnic and cultural groups. Generalized trust is crucial between the immigrant population and their host society because they are more likely to be seen as "outsiders" (Biloudeau & White, 2014). If there is a lack of trust within the immigrant population, they may not be able to fully integrate with their host country (de Vroome *et al.*, 2013). Trust is important because it is essential in communication, but it can be affected by microaggressions, discrimination, and racism.

Discrimination, microaggressions, and racism can affect an individual's trust in their surroundings. Discrimination is the unfair treatment of individuals due to group membership (Wilkes & Wu, 2019). Discrimination can happen based on perceived stereotypes and characteristics like age, gender, appearance, race, or ethnicity (Wilkes & Wu, 2019). Experiencing discrimination creates barriers for the individual, causing them to be unable to trust

people (Wilkes & Wu, 2019). Lack of trust is heightened when immigrants experience discrimination. In Canada, immigrants experience racial profiling and can be victims of hate crimes (Holley & Jedwab, 2019; Wilkes & Wu, 2019). According to the 2013 General Social Survey, 36% of immigrants in Canada have been a victim of discrimination (StatsCanada I, 2013). If an individual experiences racism or discrimination, they may not trust their surroundings, including non-profit organizations. If an individual experiences discrimination from a non-profit organization, generalized trust towards other non-profit organizations or the host society, in general, may decrease. Breaking trust would severely impact how individuals carry through their settlement experience. For example, if immigrants feel they cannot trust those surrounding them, they may not want to reach out to organizations. If they do not feel welcomed or feel unwanted, they may want to relocate if possible. Non-profit organizations need to diminish those barriers to trust, including language barriers or racism and discrimination barriers. This leads to the second hypothesis.

H_{2(A)}: Those who have a stronger perception of barriers such as fear due to language barriers, or racism and discrimination from the surrounding community, will have lower trust in non-profit organizations.

H_{2(B)}: Those who experience more barriers will have lower trust in non-profit organizations, leading them to be less likely to access non-profit services. Here, trust is the mediator between barriers and accessing non-profit services.

Satisfaction. For many, satisfaction during the settlement stage defines whether the newcomer stays or leaves Canada (Benson-Rea & Rawlinson, 2003); for those who may not be able to leave, they may find themselves in more vulnerable situations (Stewart *et al.*, 2011; Preston *et al.*, 2017). Although it may seem that immigrants expect a level of challenges and

hardships, it becomes apparent that they do not understand the severity of the hardships they will face until they experience them firsthand (Rashid *et al.*, 2013). While examining the relationships between non-profits and the immigrant community, it is crucial to understand that satisfaction is needed. Reaching satisfaction with a non-profit can cause the individual to become an advocate for the non-profit, telling their community, family, or friends about the programs and services the non-profit provides. Therefore, meeting expectations may lead to satisfaction (Oliver, 1980). Various factors that contribute to satisfaction include the availability of immigrant programs (Sapeha, 2015; Benson-Rea & Rawlinson, 2003) and the ability to find work (Benson-Rea & Rawlinson, 2003; Reitz, 2007), and social inclusion (Caidi & Allard, 2005). Non-profit organizations can provide all these factors.

Using employment as an example, after immigrating, many often find it hard to obtain employment within their profession. Some may not find employment at all (Rashid *et al.*, 2013; Dyck & McLaren, 2004). Immigrants may experience unemployment, employment in a different field, or jobs that they are overqualified for, which may be due to the Canadian labour market undervaluing foreign qualifications (McCoy & Masuch, 2007; Yesufu, 2005). Bridging or retaining programs are offered at colleges, universities, and community centres to address this barrier. They are courses that allow immigrants to find work in the field of their choice (Beaupre & Qadeer, 2019). Although this may be the case, bridging programs may not be occupation-specific, teaching immigrants new skills or upgrading their technical skills but not enough to find an entry-level job that uses the education and experience they already have (McCoy & Masuch, 2007). Overcoming these barriers takes time and may be costly (McCoy & Masuch, 2007). This leads to our third research question:

RQ3: What are the settlement barriers faced by immigrants in Lethbridge, and how can they be addressed to facilitate settlement?

Social inclusion. Social inclusion within the host country is an essential factor for effective settlement. The UN defines social inclusion as “the process of improving the terms of participation in society for people who are disadvantaged based on age, sex, disability, race, ethnicity, origin, religion, or economic or other status, through enhanced opportunities, access to resources, voice, and respect for rights (UN, n.d., page 18). Social inclusion is often discussed in the information processes field, but it has become a topic regarding immigrants (Caidi & Allard, 2005). To further understand social inclusion, social capital must be defined. Social capital is the “links, shared values, and understandings in a society that enable individuals and groups to trust each other and therefore work together” (OECD, 2007, p. 102). Social inclusion increases social capital and allows the economy to flourish alongside a functioning society (Duncan, 2003). From a health perspective, increasing social capital means increasing public health interventions or taking down barriers that will, in turn, help immigrants (Michael *et al.*, 2008). This includes mental health resources, finding food resources, and supplying resources for employment opportunities (Michael *et al.*, 2008). This is where non-profit organizations can come in. For social inclusion to happen, trust needs to be established. Trust is needed to create relationships between non-profit organizations and the individual, which contributes to social inclusion. Overall, if non-profit organizations can reach out to the immigrant population in Lethbridge, it will create more of a community. If new immigrants are more aware of the resources and support available, this should increase usage and satisfaction in their settlement process. Those who use community non-profits and have good experiences may then share their experience with their respective communities or become regular users. This leads to my final hypothesis:

H_{3(a)}: Those who have used non-profit organizations as resources with successful outcomes, will be more satisfied with their settlement process, compared to those who have not.

H_{3(b)}: Satisfaction with non-profit services will be positively related to sharing through WOM about the organization's services.

2.4.2 Women's Perspectives

I also wish to examine whether there are gendered differences within the settlement experience. Of course, the settlement experience is different among individuals; however, even before settlement, women migrate for varied reasons, including “family reunification, economic incentives, educational opportunities, as well as escaping from gender-based discrimination and political violence and gaining more social independence” (Delara, 2016). Therefore, it is essential to understand that their experience may differ solely due to their gender. For example, being in a different country is hard, but women may also encounter barriers, including wage gaps, unpaid care work, and the racialization and marginalization of their experience (Zhu, 2016).

There also may be a lack of childcare support. They may have had a family to help them with childcare, but now they are separated from that support system (Zhu, 2016). When immigrating, women are usually dependent on their husbands, especially if they move due to their husband's work. This causes problems that may not have been foreseen before moving to a different country. (Rashid *et al.*, 2013). Problems such as loneliness, anxiety, and depression are caused by social isolation, the fear of language barriers, and employment constraints (Rashid *et al.*, 2013). For example, many immigrant women worked in highly skilled, professional jobs before moving to a different country. This leads us to our final research question:

RQ4: What unique challenges are female immigrants facing in the Lethbridge settlement process? How can community resources better meet these needs?

However, for all immigrants, it is essential to understand the importance of a successful settlement.

2.4.3 Importance of a Successful Settlement

Having a successful settlement is beneficial not only for the individual who migrated and their family but also for Canada. As stated above, the long-term success of immigration is creating a culturally and socially diverse country (StatsCanada (D), 2017). The Government of Canada also stresses that a successful settlement may lead the newcomers to have “an equal playing field” and more opportunities to succeed post-settlement (Canada.ca (A), 2017). If more immigrants settle in mid-sized and rural cities, not only will this be economically beneficial (StatsCanada (D), 2017), but this can also create wider community acceptance and better integration for future immigrants to that area (Walton-Roberts, 2005). However, there is no clear indication of whether a settlement is successful. Although success is subjective (Hendriks & Burger, 2019), there are standard features that are associated with a successful settlement. A successful settlement may include employment, access to health care and education for themselves and their children, participating in post-settlement, and feeling like they belong in their host country (Henderson, 2004). Regardless, the positive aspects of immigration, like learning social and cultural skills and long-term economic benefits, are good indicators of a successful settlement.

2.4.4 Parallels with the Customer Journey

Figure 2 shows the meso-level parallels between the customer journey and the settlement experience. As in Figure 1, this does not include refugees, asylum seekers, and undocumented workers. This is because those classified as refugees or asylum seekers may not be guaranteed access to non-profit resources (IRCC, 2017). Problem recognition frequently happens during the first two stages of settlement, just as in the pre-purchase stage. It is where the individual needs to access resources; here, they may conduct research to see if non-profit organizations are providing what they need or they may ask people they already know. Non-profit organizations can use this information and find ways to access it right at the problem recognition stage.

When accessed, this is where experience with the non-profit is essential. First, non-profits must understand what immigrants need and what barriers are in the way of accessing their resources (language, transportation, etc.). In the middle stage (Purchase/Experience), providing their services and resources in a timely and effective manner may create trust and generate positive WOM for potential clients. Experience with a settlement worker is critical at this stage because if the individual's trust is broken, the relationship between the non-profit organization and them may be irreparable.

Lastly, the final stage is where the individual contemplates their experience and creates either positive or negative WOM based on their satisfaction with the non-profit service. They might not use or recommend that non-profit organization if they have had a negative experience. Although, if the experience is positive, they may become advocates for the non-profit, in turn bringing new clients or volunteering with the organization. Nonetheless, the immigrant population and community non-profit organizations benefit from uncovering potential gaps and learning more about each other. Using this research, I hope to uncover the gaps between non-

profit organizations and the immigrant population in Lethbridge. The next chapter gives a deeper context to the study, further understanding where the study took place, the roles of non-profit organizations in the Lethbridge area, and the effect of COVID-19 on this research.

Chapter 3: Study Context

Immigration in Southern Alberta has a rich history and bright future. This chapter will explore the history of immigration in the Lethbridge area, positioning this research within the context of where the study is situated and why the Filipino and Latino communities were chosen. Then, the context of non-profit organizations within this area will be discussed. It is essential to understand the extensive non-profit networks present in the Lethbridge area and how deep the government's involvement is in promoting these organizations. Lastly, before discussing the study methods and results, COVID-19 must be considered because of its effect on non-profit organizations' operations and how the pandemic changed the focus of this study.

3.1 Immigration in Lethbridge

The City of Lethbridge is a small Albertan city with a population of 101,799 (Alberta.ca, 2021). It is a two-hour drive south of the City of Calgary. Situated in Southern Alberta, the immigration history of the Lethbridge area started with the boom of agricultural, mining, and oil industries. For example, Dutch and German immigrants moved to Southern Alberta because of their agricultural background (Gagnon, 2022). There is also a history of members of the Latter-Day Saints community escaping discrimination in the United States and immigrating to Alberta from 1907 to 1911 (Gagnon, 2022). Japanese immigrants also moved to the Lethbridge area in the early 1900s to work as coal miners or railway workers (Nikki Cultural Society, 2021). During World War II, people with Japanese ancestry were forced into detention camps; however, as an alternative to detention camps, over 2,000 people were sent to Southern Alberta to work as labourers (Fraiman, 2019).

In recent years, immigration policy in the Lethbridge area has included welcoming refugees and temporary foreign workers in various ways. For example, in 2015, Lethbridge

welcomed Syrian refugees (Ruttan, 2015), and in 2021, Afghan refugees (Gunn, 2021). In addition, the Temporary Foreign Worker Program is crucial in the Lethbridge area because of labour shortages, primarily in the agricultural sector (Campbell, 2022). Within focused population groups, many have immigrated to Southern Alberta due to labour opportunities. For example, the number of Latin American immigrants increased in the early 1970s, partly due to labour shortages and Canada's immigration policy (Ruiz, 2021). Although most of Canada's early Latin American immigrants migrated to cities, there was also an increase in migration to Southern Alberta because of the demand for farming labour (Ruiz, 2021; Mueller, 2005). Filipino immigration started around 1965 when a wave of Filipino professionals (nurses, teachers, and engineers) immigrated to Alberta. According to the 2016 Census, in Lethbridge, the top five countries immigrants came from included the Philippines (8%) and Mexico (7%) (StatsCan, 2017).

Although non-profit organizations such as Lethbridge Family Services prepare for refugee arrivals, there needs to be more communication about settlement resources available to immigrant populations. The next section of the chapter will explore the non-profit network present in the Lethbridge area.

3.2 Non-Profit Organization Context in Lethbridge

This study is an interpretive study of immigration experiences in the Lethbridge area. The motivation for the study is partly due to a desire by the United Way of Lethbridge and Southwest Alberta (UWLSWA) to understand better how Lethbridge non-profits are meeting the needs of immigrants. I will share this information with community non-profits, and a generalized version will be shared with United Way organizations Canada-wide.

3.2.1 Lethbridge

When international immigration applicants receive their visas and are ready to move to Canada, they can access online Canadian resources that will support them during their move. They receive a letter from Immigration, Refugees, and Citizenship Canada (IRCC) and are encouraged to visit a government website where they can search for “free newcomer services” (Canada.ca (F), <https://ircc.canada.ca/english/newcomers/services/index.asp>). In addition, immigrants can search for government-funded organizations providing immigrant services and programs. The three they display for Lethbridge are (1) Flexibility Learning Systems (<http://flexibilitylearning.ca/>), a free English as a Second Language (ESL) school, (2) Lethbridge College (<https://lethbridgecollege.ca/departments/english-language-centre/language-instruction-for-newcomers-to-canada>), an institution in Lethbridge that provides language training and services for refugees and new immigrants, and (3) Lethbridge Family Services (<https://www.lfsfamily.ca/content.php?p=430>), an organization that works in partnership with the Lethbridge Local Immigration Partnership (LLIP), an initiative the IRCC funds. The LLIP works in partnership with organizations to strengthen and work with residents to identify gaps and needs and offer sustainable solutions (Lethbridge Local Immigration Partnership, 2021).

Initially, individuals who want to sign up for ESL classes at Flexibility Learning Systems must take a language assessment. Previously, immigrants faced the barrier of having to travel to Calgary to complete this assessment. However, Lethbridge recently opened the Lethbridge Language Assessment in June 2021 due to reports of gaps regarding the services available (Gunn, 2021). As mentioned, before June 2021, language assessments had to be done in Calgary, however an online option was created due to the pandemic; this may continue after the pandemic as well. Another barrier to the use of non-profit settlement services may be

immigrants' limited access to knowledge about community non-profit organizations/civil society organizations. Unfortunately, these are the only organizations promoted on this government website. Community or ethnic organizations are not promoted on this government website – the first resource they are recommended when they arrive in Lethbridge. These Government institutions are important because they are funded and have the expertise; however, community-non-profit and civil society organizations (NPO/CSO) are other essential resources for immigrants.

3.2.2 Community Non-Profit Organizations/Civil Society Organizations

Community non-profit organizations (NPOs) /civil society organizations (CSOs) include mainstream non-profits which are non-governmental and community-based ethnic organizations (Chekki, 2006). Relationships between non-governmental and community-based ethnic organizations are created alongside community leaders to provide resources for immigrants and newcomers (Chekki, 2006). NPO/CSOs are more likely to build community assets because they have partnerships with community members (Chekki, 2006). These community assets may provide funding or resources the government does not supply (Chekki, 2006). Newcomers would benefit from awareness of community non-profits/charities upon arrival in Canada and during their settlement process. Without awareness, it is difficult for those organizations to promote their programs and services for immigrants. If these NPO/CSOs cannot promote or market themselves due to marketing barriers, their resources may not be effectively deployed.

Next, key NPO/CSOs that actively provide immigrant support will be discussed. These include the United Way of Lethbridge and Southwestern Alberta, Southern Alberta Ethnic Association, and Lethbridge Public Libraries; these community organizations are available for immigrants and newcomers for support or settlement resources. However, the above listed are

not the only kind of community organizations providing resources. For example, food banks, volunteer community programs such as winter clothes drive, and churches or places of worship are some more organizations included in community resources.

United Way of Lethbridge and Southwestern Alberta (UWLSA) have three main pillars when choosing projects to support. The first is “Poverty to Possibility,” where they give access to immediate support for families and individuals. The second is “Healthy People, Strong Communities,” where they invest in programs that help create inclusive communities. The third is “All That Kids Can Be,” which identifies and addresses barriers that children and youth face, ensuring they have a strong and positive support network (UWLSWA, n.d). Due to COVID-19, UWLSA has received over \$400 000 through the Emergency Community Support Fund (ECSF), a fund created by the Government of Canada and administered through a collaboration with United Way Centraide Canada Community Foundations of Canada and the Canadian Red Cross. Using this study, I can shed light on NPO/CSOs that the United Way can support in Lethbridge and Southwestern Alberta. Understanding what needs can be supported by funding from UWLSA can increase the use of resources and better serve the migrant population in the area.

Southern Alberta Ethnic Association (SAEA), a local NPO/CSO, promotes inclusion and diversity within the community and provides resources and community for immigrants. Since 1977, SAEA has represented diverse ethnic societies and clubs in Southern Alberta, supporting multiculturalism, diversity, and community (SAEA.ca, n.d.). SAEA holds events and programs, such as Latin Fest, a celebration of Latino culture, which is accessible to the public in July; however, events may have a small fee, which may lead to barriers for some. They also hold an annual newcomer’s event. This free event allows immigrants and refugees to talk to social services such as the Lethbridge Police, Alberta Health Services, and the Red Cross (SAEA.ca,

n.d). In addition, they provide quarterly free immigration workshops in partnership with Lethbridge Family Services, providing educational sessions with lawyers who volunteer their time and specialize in immigration (SAEA.ca, n.d.).

The Lethbridge Public Library provides resources such as introductory computer workshops, ESL classes, and community events (Lethlib.ca, 2021). There are also opportunities for ESL tutoring and workshops that improve reading, writing, and math skills. Public libraries serve as a hub for immigrants providing language practice, accessing content, and connecting with the community (Caldi, 2010 & Shuva, 2022). Those who cannot access technology like computers at home can go to the library. Low-income or vulnerable populations have easier access to many resources due to the library. The public library also provides a place to congregate and learn, allowing immigrants to gain trust among others in their new homes (Shuva, 2022).

Access to the public libraries in Lethbridge is through membership. Annual membership is \$15 for adults or \$25 for a family. However, the membership has been offered for free for the past three years (2020, 2021, and 2022). Those seventeen and under have free access to the library. Lethbridge has two branches; the main branch is located downtown, which is accessible by public transit. The second branch is on the west side of Lethbridge. There is transit but depending on where you are on the west side, it may take a while to access. Lethbridge Public Library also partners with the Alberta Library, which allows its members to gain electronic access to academic libraries and libraries across Alberta, including the University of Lethbridge Library (Lethlib.ca, 2021).

I hope to uncover how immigrants currently gain information during their settlement process. With this information, I hope to help NPOs improve their communication with immigrant communities.

3.3 Funding

This research was funded by a Partnership Engage grant from the Social Sciences and Humanities Research Council of Canada (SSHRC), awarded to Debra Basil (primary investigator) and Janelle Marietta (community co-investigator). Janelle Marietta, Executive Director of the UWLSWA, offers experience, insight, and community connections for this research. This grant provided the funds for the interviews and survey and allowed for hiring three research assistants (RAs). The three assistants were all undergraduate students from the University of Lethbridge. Through this project, the RAs gained qualitative and quantitative research knowledge.

I led the RA team under the guidance of Basil and Marietta. The two RAs are bilingual, one in Spanish and one in Tagalog (necessary because the largest communities of immigrants in Lethbridge (non-refugee) are Latino/Hispanic and Filipino). They assisted during the data collection (both interviews and survey execution). It was valuable to have their language skills because, in some cases, the participant was not entirely comfortable expressing themselves in English. The RAs also had connections within the immigrant population of Lethbridge, which they used to aid recruitment strategies for the interviews and the survey. Our third RA has marketing communications expertise. She will create infographic materials and an online informational seminar to share these findings with non-profit organizations.

3.4 Intended Research

I first intended to use a mixed-method design. Descriptive research allows for the portrayal of a specific group or situation within a phenomenon and for uncovering different associations or relationships among variables (Dulock, 1993). In this case, I sought to understand the settlement experience and uncover any disconnects between the immigrant community and the resources offered by the non-profit sector in the Lethbridge area. For this research, I wanted to utilize an instrument development approach (Alreck & Settle, 2004), where the qualitative study would be used to create a focused quantitative study. In-depth interviews with the Filipino and Latino immigrant community in the Lethbridge area were intended to shape and develop a survey for migrants in the Lethbridge area.

Due to the Covid-19 pandemic, I planned to hold interviews in public parks or have Zoom calls. Outside interviews or Zoom interviews would allow for social distancing. I intended to collect survey data using stations at critical locations in Lethbridge (Lethbridge Family Services, the Public Library, and Park Place Mall). Still, I planned to ensure disinfection and proper social distancing. However, COVID-19 did more than affect the interview process; it shifted the focus of the study from the survey to the interviews.

3.5 COVID-19 Context

In January 2020, the World Health Organization (WHO) Emergency Committee declared a global health emergency based on the growing cases of SARS-CoV-2, also known as COVID-19, in China and other international locations (Velavan & Meyer, 2020). Although COVID-19 may affect different people differently, the most common symptoms are fever, cough, and loss of taste and smell (World Health Organization, n.d.)

Canada's first imported case of COVID-19 was reported in Ontario in January 2020 (Tuite *et al.*, 2020;). As of July 2022, in Canada, there have been over 3.8 million cases of COVID-19 (Stats Can, 2022). Throughout the past two years, the federal and provincial governments have implemented various mandates to control the spread of COVID-19. On a national level, borders were closed, which impacted the economy because labour mobility between countries was halted (Shields & Abu Alrob, 2020). Immigration, which included workers, refugees, asylum seekers, and international students, was stopped unless they were deemed "essential," which was justified as a protection against the spread of COVID-19 (Shields & Abu Alrob, 2020). In Alberta, the government also implemented various mandates to stop the spread of COVID-19. These restrictions included working from home, contact tracing, social distancing, limited indoor gatherings, and wearing masks (Alberta.ca, n.d). Non-profit organizations were also affected by the delivery of programs. For some, meetings were held online. For others, extracurricular activities were postponed. As of June 2022, all mandatory public health restrictions were lifted. This was made possible because vaccinations were available starting in 2021, and the Albertan government promotes vaccinations as a critical factor in our ability to live with COVID-19 (Alberta.ca, n.d)

I started the interviewing process August 2021. Due to COVID-19, the government was changing restrictions every few months; therefore, when writing the ethics application and proposal for this study, I had to have clear plans to work within the COVID-19 mandates and ensure the safety of myself, my research team, and the participants. This included having personal protective equipment, such as masks. I also brought along hand sanitizer and disinfection wipes for surfaces and pens. COVID-19 affected the initial interviews when participants felt uncomfortable meeting in person. If this was the case, we did offer interviews

through Zoom, an online video conferencing app. These interviews were intended to be formative for survey development; however, COVID-19 hindered survey data collection due to little or no in-person events and limited my ability to go into workplaces (factories and senior homes) to ask for interviews. It made recruitment dependent on email, video meetings, and posters. Despite extensive efforts, my success in recruiting survey participants was limited. To adapt, I shifted the focus of my thesis to the interviews, with the survey playing a secondary role.

3.6 Change in Focus

After conducting in-depth interviews (which will be discussed in later chapters), I created a survey distributed through emails, printed fliers, and posters. Word-of-mouth was utilized because there were no in-person events, due to COVID-19, at the time of distribution. After four months of distributing the survey, Dr. Basil and I agreed that the response rate was too low to provide sufficiently informative results for my thesis. This result could have been due to the pandemic and distribution timing (during Christmas) or other unknown factors. We decided the in-depth interviews would be the focus of my thesis, and the survey would be a supplemental source of information. This was a difficult decision because of the time and effort I put into the survey. However, in the next chapter, the survey is briefly explored, and I report the survey data that were collected.

Chapter 4 – The Survey

The survey would have been the focal form of data collection for this thesis; however, as explained above, I switched the focus to in-depth interviews due to a low survey response rate. Nonetheless, sufficient survey responses were collected to warrant a broad level of analysis and discussion. Therefore, this chapter will explain how the survey was developed, the data collection process, and the study results.

4.1 Survey Methods

4.1.1 Sample Population & Recruitment

The target population for this survey consisted of those who immigrated to the Lethbridge area less than nine years ago, were over the age of 21, and lived in the greater Lethbridge area. I also focused on the Latino/Hispanic and Filipino populations. I chose this group due to the growing number of immigrants from these two populations in the Lethbridge area. In addition, I decided to study those who have been in Canada for less than nine years due to their recollection of the settlement process. Finally, I chose participants over 21 because there is a bigger chance that they experienced the process independently or were significant decision-makers during their settlement process. In earlier sections, I noted that the exclusion criteria included refugee and asylee status, undocumented immigrants, and temporary foreign workers. I did also intend to exclude international students and temporary foreign workers. However, Lethbridge has a large student population. Thus, I decided to include international students to see if their access to resources is more accessible or if they are more knowledgeable about resources because the University of Lethbridge and Lethbridge College promote resources to their students. Although I had initially intended to exclude temporary foreign workers due to the possible vulnerability of that group, they were challenging to exclude because, for many newcomers, this may have been

the easiest way to enter Canada. Canada also uses the temporary foreign worker program to increase the labour force. Canada accepted over 400,000 foreign nationals through the temporary foreign worker program in 2019 (Lu, 2020).

Furthermore, temporary foreign workers are crucial for the workforce. For example, during the COVID-19 lockdowns, temporary foreign workers employed in the agriculture sector were exempt from the travel ban, allowing farmers to hire them (Opinko, 2020). Due to the large populations of international students and temporary foreign workers in the Lethbridge area, both groups were included in the sample.

A convenience sample was utilized, and parts of the city known to have a high level of immigrant residents were targeted recruiting survey participants. The sample size goal was determined by the following formula:

$$N = (Z - score)^2 - StdDev * \frac{1 - StdDev}{Margin\ of\ error}$$

From here, I used a z-score of 1.96 (95% confidence level), a standard deviation of 0.5, and a 0.05 margin of error. The equation is:

$$N = (1.96^2) - 0.5 * \frac{1 - 0.5}{0.05}$$

The number of respondents needed was at least 385. Ethics approval was obtained before we recruited participants. Data collection ran from November 2021 to March 2022. During the beginning of data collection, COVID-19 restrictions, such as no large gatherings, were still in effect. Thus, there were no in-person events where I could set up survey stations as initially intended. These stations were supposed to be a table where participants could take the survey

electronically or on paper. However, finding a place where these stations could be set up was difficult. For example, the public libraries wanted us to refrain from sitting during their reading programs because of COVID-19. Fortunately, after emailing and Facebook messaging non-profit organizations in Lethbridge, organizations were willing to either put a poster up on their Facebook page, in their building, or send it to someone interested in participating.

I also printed posters (Appendix O), which included a shortened link and QR code, and asked fast food restaurants (Tim Hortons, McDonald's, A&W, and Park Place Mall Food Court) to post the posters in their break rooms. These places of work were chosen for distribution because, according to Statistics Canada, one out of every four workers in the food and beverage sector immigrated to Canada (StatsCan, 2022). I also visited senior homes in Lethbridge and asked them to post our posters in their break rooms. Like the food and beverage sector, people who immigrated to Canada make up one out of every four healthcare sector workers (StatsCan (C), 2022). Word-of-mouth was utilized throughout the data collection phase of this study. Two examples include asking teachers at the College and at Flexibility Learning Systems to share the survey with their students and the research assistants and asking interview participants to share the survey. In the later phases of data collecting, I changed the draw form to include another chance to get two more entries into the draw if they left an email of someone interested in taking the survey.

4.1.2 Participants

A total of 162 participants started the survey on Qualtrics. Of the 162, 63 responses had less than 50% of the survey completed; they either chose not to provide consent on the consent form or did not meet the sample criteria. Furthermore, the sample population required participants to have been in Canada for less than nine years, eliminating 11 more responses. After further

examination of the data set, 22 responses had no recorded answers, despite the participant having clicked through the survey. This could be due to the allowance of skipping questions. This left 66 responses for analysis, with a completion rate of 96.3%.

The sample consisted of adult males (28%), females (56%), and one identified as non-binary. The remainder did not specify gender. More than 71% of participants fell between the ages of 26-45. Regarding education, more than half (60.7%) had a bachelor's degree (*Mdn* = Master's Degree). Since the population focus of this study is the Latino/Hispanic (19.7%) population and the Filipino (16.67%) population, it is understandable that they were the most common racial groups represented. More than half of the participants are married (53.6%, *M*=1.5, *SD*= 0.5). Of the participants who are not married (25.26%), 5% (*M*=1.91, *SD*=0.29) are divorced. Almost half of the participants have children (45.5%, *M*=1.54, *SD*=0.50) with an average age of nine.

Of the 66 respondents, most reported living in the Lethbridge area (60.6%, *Mdn*: Lethbridge). Medicine Hat (9.1%), Taber (4.5%) and Brooks (3%) were also selected. "Other" included towns like Bow Island, Claresholm, and Coaldale. When asked about how they immigrated to Canada, students (temporary visa – international students) (47%) were the most popular way, with the family category (21.2%) following, then work visa (19.7%), then the economic category (6.1%). Further breaking down (Table 1.0) this category and focusing in on the Latino/Hispanic population, international students (61.5%) were the largest group. For the Filipino respondents, the work visa category (54.5%) was the majority.

Of those who responded, more than half are employed full-time (57.1%), while 17.9% reported being unemployed but looking for work. Interestingly, when asked about employment status before COVID-19, 45.5% reported being employed full-time. However, we can see that COVID-19 affected employment because 9.1% reported being unemployed and looking for work

before the pandemic. We also saw a decrease in part-time employment. Before the pandemic, 16.7% of participants reported having part-time employment. At the time of responding, 12.1% were working part-time.

Table 1: Immigration Status & Race Category Crosstabulation

		Latino (Latin American, Hispanic descent)	Southeast Asian (Filipino, Vietnamese, Cambodian, Thai, etc)
What is your immigration status?	Economic Category	1	0
	Family Category	3	3
	Work Visa	0	6
	International Student	8	2
	Other immigrant status (Please specify)	1	0
Total		13	11

4.1.3 Procedure & Instrument

The survey was created after ten in-depth interviews were conducted. The in-depth interviews helped develop what was essential to ask on the survey. The survey was programmed on Qualtrics, web-based software that creates surveys, helps with distribution (creating anonymous links or QR codes), and collects responses. The survey was offered in three languages: English, Spanish, and Tagalog. It was structured as follows:

1. **Informed Consent**
2. **Filter Demographics.** I wanted to ensure that the participants fell under the sample population. If they did not, they were funneled to the end of the survey.
3. **Non-Profit.** This section asked about the non-profit organizations the participant was aware of or used. This list of NPOs was obtained from the Lethbridge Chamber of Commerce website. (<http://www.lethbridgechamber.com/list/category/non-profit->

organizations-143). If they were aware of or used a local NPO, they were asked questions about satisfaction with the NPO, and how they came to be familiar (or used) that NPO.

4. **WOM & Communication.** This section asked questions about channels of communication used, where participants rated each communication channel with a five-point scale (Not at all to a great deal). Participants were also asked if they had family or friends in Canada before they moved, if they felt lonely during the first few months, and how often did they have this feeling (asked with a five-point scale (never to always)).
5. **Trust.** This section first asked about their view on trust, in general, using a general trust (Yamagishi & Yamagishi, 1994) scale using a five-point Likert-type scale (Strongly Disagree to Strongly Agree). Then participants were asked questions about whom they trusted and what Canadian institutions they trusted, this question being based on the Organisation for Economic Co-Operation and Development trust scale (OECD, <https://www.oecd.org/sdd/modelsurveyquestionnaireonmeasuringtrustinofficialstatistics.htm>)), measured on a four-point scale (trust it a great deal to distrust it greatly). In addition, we asked about their level of trust in communication channels, again using the same four-point scale. This section also asked if they received misinformation and, if so, did it affect their trust.
6. **Settlement.** The settlement section asked about their motivations for moving to this area and their expectations of Lethbridge before moving. They were asked if they had a non-profit organization give them a welcome package, where they found the most assistance, and where they gathered information about settlement in this area. I also asked about the communities they may have joined, and the section ended by asking about satisfaction with their immigration and whether their experience was meeting their expectations.

7. **Demographics.** This last section asked demographic questions such as gender, race, education level, marital status, if they had children (if they did, the survey asked ages, if the settlement experience was challenging for their children, and what resources would have made their settlement experience easier), where they lived, and current employment status (if they are employed, the survey then asked questions about their job and job satisfaction.).

This survey took about 15-20 minutes. There were questions using multiple choice and Likert scales, as well as open-ended questions. Those who participated could enter a draw to win \$100 (10 prizes) or \$1000 (1 prize). They obtained a password at the end of the survey to use on a separate Qualtrics form to keep their survey responses anonymous.

4.2 Survey Results

This section discusses the survey results obtained during data collection. For each research question, specific questions in the survey were used to help answer. Hypothesis testing also occurred based on the questions in the survey. Before exploring the results, scale creation is discussed.

4.2.1 Non-Profit Usage

The variable NPO_use_sum was created by first assigning participants a 1 if they had used a particular NPO. They were assigned with a 0 if they had not used that NPO. This was done across the 35 NPOs included in the survey. Then I summated the results, creating NPO_use_sum as a variable to assess overall NPO use. Descriptive analyses showed this variable to have a minimum of 1.0 and a maximum of 30.0 (M=7.43, SD=6.39). Before using it in the hypothesis tests, the normality of the variable was assessed. I tested this variable with

SPSS using the Shapiro-Wilk test. According to SPSS, the Shapiro-Wilk test indicated that the summation was not normally distributed, $W(60) = 0.833$, $p < 0.001$, because the p-value is less than 0.05 (SPSS.com, n.d). Due to the variable not being normally distributed, I created a dichotomous variable (NPO_use_dichot) using a median split (Median=5.6), creating two groups within the variable (those who know fewer NPOs (1-5.5 NPOs) and those who know more NPOs (5.6 and more NPOS). This dichotomized variable (SD = 0.65) was used in hypothesis testing.

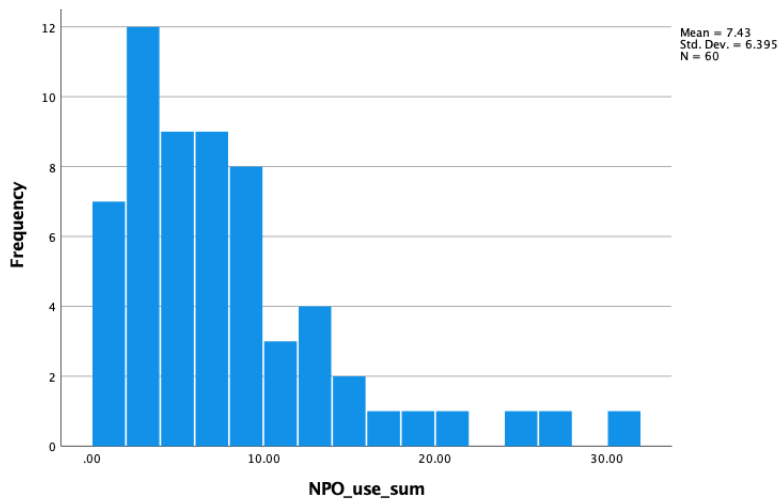


Figure 3 Histogram of Shapiro-Wilk Test NPO_use_sum

4.2.2 Settlement Experience

Research question one asks: what processes do immigrants follow during the settlement experience in Lethbridge? To answer this question, I explored the main reason why participants moved to Southern Alberta and their expectations before moving here. I also explored if they received welcome packages or looked for a community to join.

The main reason for coming to Southern Alberta was asked as an open-ended question; because of this, I created codes from the answers given. The most stated reason for coming to

Southern Alberta for those who responded (N=66) to the question is school (39.21%), and family is the second reason (25.53%). Family creates an instant community, especially in a new place. Half of the respondents (50%) said that they did move with their family. The family also becomes support regarding childcare. Unfortunately, most of the respondents did not answer this question (70.4%), and for those who did, most of them did not have support from their families for childcare (16.3%).

Expectations of Southern Alberta (Figure 3) give insight into why people migrate here and what they may need when they arrive. For this question, they were asked to select all options that resonated with them. Most participants (69.7%) expected a better life when moving to Southern Alberta.

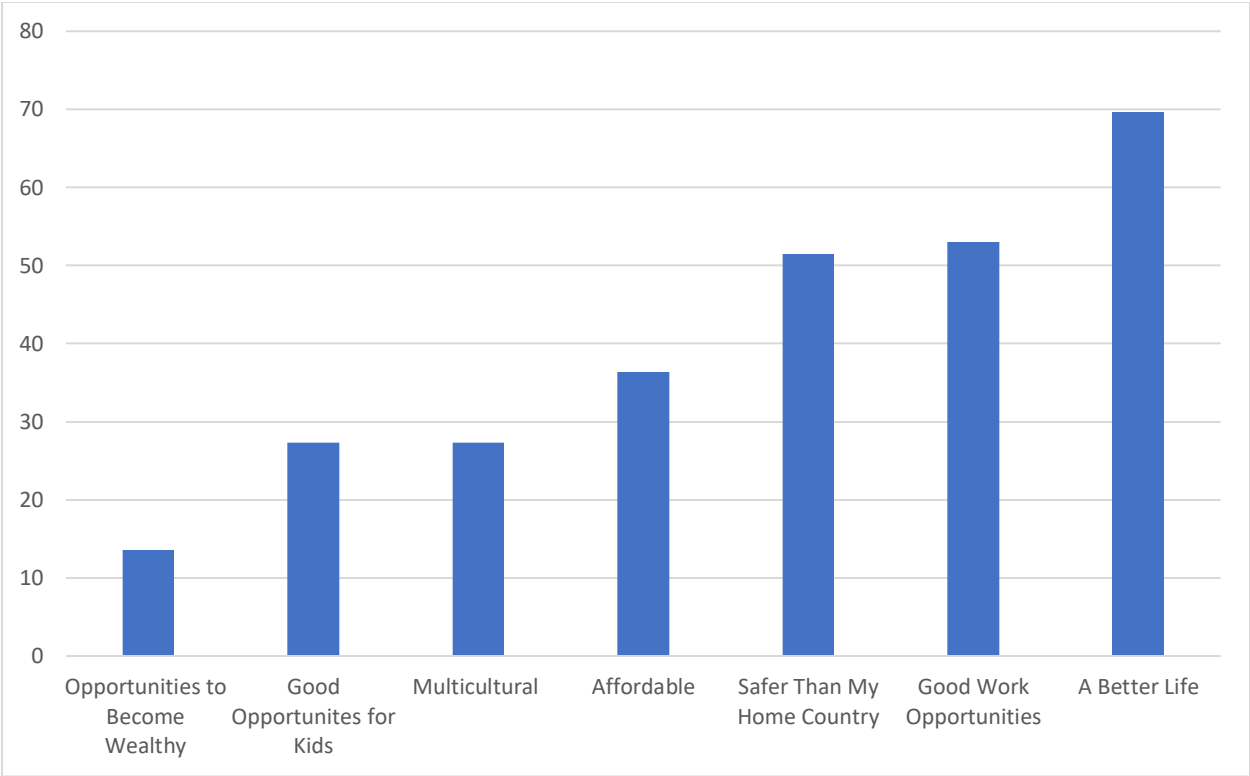


Figure 4: Expectations of Southern Alberta

Further answering what processes immigrants go through during the settlement process, I wanted to know if they received any welcome packages from non-profits or help during their settlement process. A majority (75.9%) of participants who responded (N=58) did not receive any welcome packages or help. Of the 11 (out of the 58 participants) who said yes to receiving some help, only seven specified where they received help from. This included family and friends (1), Lethbridge College (1), and Medicine Hat College (1). Lethbridge Family Services (2) and the University of Lethbridge (2) also gave settlement help.

When looking at the whole settlement experience, it is essential to understand if they are essentially satisfied with their experience. Satisfaction was measured on a five-point scale, with “1” indicating ‘very unsatisfied’ and “5” indicating ‘very satisfied’. For those who responded (N=56), the average response was 3.75 out of 5, which falls slightly above the scale mid-point, thus potentially suggesting satisfaction. A one-sample t-test was conducted to determine whether the mean response (M=3.75, SD=0.86) for satisfaction was significantly above the scale mid-point of three. The t statistic was significant, $t(55) = 32.70, p = <.001$, indicating that participants are at least somewhat satisfied, on average. Furthermore, a majority of participants (56.1%) responded with a 4 or a 5, indicating they were positively satisfied (Satisfied and Very Satisfied), while 21.2% reported feeling ‘neutral’ about their satisfaction with their settlement experience (response of 3 on the 5-point scale).

Furthermore, when asked about Southern Alberta meeting their expectations, on a five-point scale from ‘strongly disagree’ (1) to ‘strongly agree’ (5), there were more participants (48.5%) who ‘agreed’ (‘somewhat agree’ and ‘strongly agree’) with the statement ‘Southern Alberta has met my expectations, with the median ‘strongly agreeing’. Different factors can contribute to satisfaction. Employment is often an important aspect of satisfaction.

Employment. Of those who responded (N=56), most responders reported being currently employed full-time (57.1%). Respondents also reported having part-time work (14.3%) or being self-employed (1.8%). However, some respondents did report being unemployed but looking for work (17.9%) as well as unemployed and not looking for work (6.1%). COVID-19 did appear to affect the level of part-time workers; with those who reported (N=56), the number of participants working part-time before COVID-19 was higher (19.6%). Employment satisfaction was asked for those who answered that they were currently working full-time or part-time. Using a five-point scale, from ‘extremely dissatisfied’ (1) to ‘extremely satisfied’ (5), more than half of the participants who responded (N=25) reported being ‘satisfied’ (‘somewhat’ and ‘extremely’) with their job (68.3%). However, there was a low number of participants who felt like their skills and training obtained through education are used in their occupation (16.7%, M=3.29, SD=1.45). When comparing their job before coming to Canada, almost a quarter of participants (22.7%, M=2.02, SD=0.975) believe that their current job is at a lower skill level.

The following sections will explore how communication and utilization of NPOs can improve satisfaction. We will also understand the settlement challenges and barriers and how they can be addressed.

4.2.3 Communication & Utilization of Non-Profit Organizations

Research question two asks how immigrants communicate with and utilize local, community non-profit organizations during their settlement process. Before answering this question, I wanted to know how aware the participants were of non-profit organizations in the Lethbridge area and if they used them. Here (Table 2.0), I cross-tabulated immigration status with the non-profit organizations. From this table, the non-profits with the most responses are the University of Lethbridge or Lethbridge College (36), with respondents being international students (50%),

family category (25%), and those who migrated through work visas (13.89%). The YMCA (35) was the second most known NPO, with students (54.29%) and work visa migrants (11.43%) reported to be aware of or using the organization. Finally, the Public Library and the Lethbridge Food Bank Society (30) are tied for the third most known/used organizations.

When asked about the reason behind not using non-profit organizations, the three responses that were recorded were:

- “You do not think that the services being offered are useful.” (2)
- “You feel that you do not need help to settle in Southern Alberta.” (1)
- “Challenges of COVID-19” (1)

Even though a large majority (90.9%) of respondents heard of at least one NPO in the Lethbridge area, there were opportunities to understand the gaps in the delivery of services or raising awareness about NPO resources. Difficulties when experiencing non-profit organizations can turn people away from returning. Participants were asked what difficulties they experienced with NPOs; they were presented with options and could select more than one. The results showed that those who migrated through the economic category experienced transportation difficulties and the barrier of ineligibility for some services and resources. Furthermore, the migrants who came to Lethbridge using the family category and work visas expressed that their top difficulty was confusion surrounding whom to go to for help. International students reported that a lack of information made it difficult to interact with NPOs.

To further answer how immigrants communicate with community non-profit organizations, I asked specifically how they accessed settlement information. Table 3.0 shows the common ways participants accessed information. I also subdivided each focused population (Latino/Hispanic and Filipino) to understand better how to reach each group. The top three

chosen communication channels overall were family and friends (40.9%), government websites (36.4%) and school (25.8%). For the Latino/ Hispanic population, schools (42.86%) and immigrant serving agencies (36.36%) were the most popular ways to access information. For the Filipino population, other online resources (21.05%) and friends and family (18.50%) are where they got their settlement information.

Understanding what immigrants need and their opinions on how NPOs can improve is vital because it gives more insight into how immigrants may want to be approached with information. For this question, I cross-tabulated immigration status with the improvements they want to see NPOs make. This breakdown explicitly shows how to target each group. For example, those who migrated through the economic category (37.5%) believe that NPOs can improve by providing more programs to serve immigrants. For the other immigration categories, family (31%), work visa (32%), and international students (35%), they believe that NPOs can improve by increasing advertising or communication to immigrants.

Table 2: Crosstabulation of NPO Awareness/Usage & Immigrant Status

Non-profit Awareness & Usage						
	Immigration Status					
Non- Profits in the Lethbridge Area	Economic- Category	Family- Category	Work Visa	International Student	Other	Total
University of Lethbridge/Lethbridge College	0	9	5	18	4	36
YMCA	1	8	4	19	3	35
Lethbridge Family Services	2	8	3	17	2	32
Lethbridge Food Bank Society	2	6	4	16	2	30
Public Library	2	7	7	13	1	30
The Salvation Army	2	6	4	11	2	25
Flexibility Learning System	1	3	9	6	0	19
Canadian Mental Health Association	1	3	3	10	1	18
Interfaith Food Bank Society Lethbridge	2	3	2	10	1	18

Family Centre	0	6	3	7	1	17
Church	0	3	7	5	0	15
YWCA	0	5	1	7	2	15
Streets Alive Family Support Association	0	2	2	10	0	14
Boys and Girls Club Lethbridge	0	7	0	7	0	14
Southern Alberta Ethnic Association	0	3	0	9	1	13
Lethbridge Soup Kitchen	1	3	2	7	0	13
Lethbridge Pregnancy Care Center	0	2	0	9	1	12
5th on 5th Youth Services	1	1	1	8	0	11
Big Brothers Big Sisters	0	2	0	7	1	10
My City Care	1	3	2	4	0	10
McMann Youth Family & Community Service	0	1	0	6	1	8
United Way of Lethbridge and SW Alberta	1	1	0	5	0	7

Family Ties Association	1	1	1	3	0	6
Taber Public Library	0	0	1	5	0	6
Lethbridge Senior Citizens Organization	0	1	0	5	0	6
Lethbridge Legal Guidance Society	0	3	0	3	0	6
None	1	1	2	1	0	5
Taber Adult Learning	0	1	2	1	0	4
Saamis Immigration Services (Med Hat)	0	1	0	2	1	4
Ability Resource Association (JobLinks)	1	1	0	1	0	3
Woods Homes	0	1	0	2	0	3
Womanspace Resource Centre	0	0	0	3	0	3
Youth One	0	1	0	1	0	2
Ready Set Go	0	1	0	1	0	2
Inclusion Lethbridge	0	1	0	1	0	2

Lethbridge Sports Council	0	1	0	1	0	2
---------------------------	---	---	---	---	---	---

Table 3: Commonly Accessed Communication Channel

Where did you commonly access settlement information from?	Frequency X/66
Family and friends	27
Government Websites	24
Other Online Resources	19

4.2.4 Word-of-mouth & Communication

To further answer question two, how do immigrants communicate with and utilize local, community non-profit organizations during their settlement process, this section of questions asked about their usage of communication channels. With these questions, I wanted to understand how often word-of-mouth was used and what would be the best form of communication for distributing information. Thus, we learn how immigrants communicate with local community non-profit organizations or those who give them resources during their settlement process. Understanding preferred communication channels is essential because if the information is more effectively received, it will benefit both non-profit organizations and the individuals who will use that information and gain resources or support. Respondents' preferred communication channel for receiving settlement information was through websites (30.3%). In-person or individual appointments (22.7%) and emails (21.2%) were the second and third preferred choices. I also analyzed these data further by looking at the Latino/Hispanic and Filipino responses through cross-tabulation. For the Latino/Hispanic participants, internet websites (46%) were the most preferred, while the Filipino participants preferred emails (36%).

Asking about four methods of communication, WOM, social media (Facebook, Instagram, Twitter), messenger apps (What’s App, Facebook Messenger), and email, I wanted to see how often participants used each channel. Participants were asked, using a scale from not at all to a great deal, how often they use these communication channels when sharing information with their family and friends. Again, this gives further insight into how immigrants can be reached. Figure four shows the results from this question. As you can see, of those who answered the question, messenger apps (N=62, M=3.94, SD= 1.07) are the most used form of communication, with word-of-mouth (N=62, M=3.85, SD=1.11) following. Social media (N=61, M=3.36, SD=1.35) is used a moderate amount, and email is used a little (N=60, M=.55, SD=1.71) by participants.

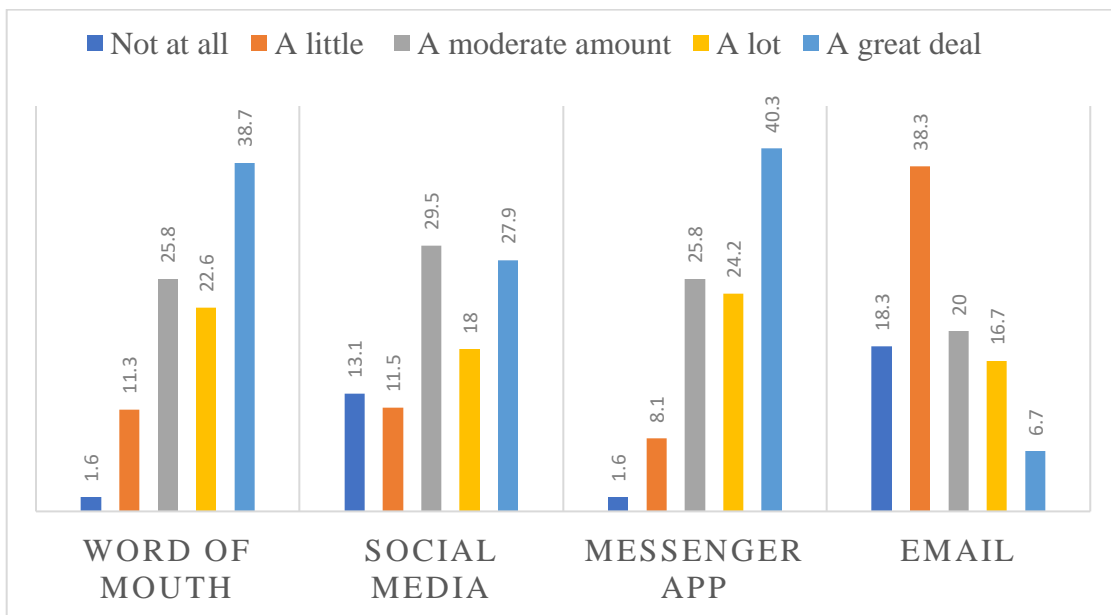


Figure 5: How often do you use each communication channel - Percentage

To further break down this information, I cross-tabulated communication channels with ethnoracial background to see how often Latino/Hispanic and Filipino populations use each channel. For our Latino and Hispanic respondents (N=13), word-of-mouth was the most

common form of communication (62% used “a great deal”). The Filipino population (N=11) reported using social media “a great deal” (45%), while the second most used is word-of-mouth (36%).

4.2.5 Settlement Barriers

Challenges are other aspects of the settlement process. Understanding what barriers or challenges are experienced is vital in ensuring success during settlement. To address this, having a community can combat loneliness challenges and provide information or resources (de Jong Gierveld *et al.*, 2015). Community affiliation can also increase social inclusion and thus contribute to a successful settlement. However, of those who responded (N=42), less than half of the participants (36.4%) joined a community when arriving in Southern Alberta. Religious groups were the most joined community (30.3%). Cultural groups (6.1%), schools (6.1%) and unions or professional associations (4.5%) were also listed. Furthermore, most (24.2%) who joined a group or community joined within the first six months of the settlement process.

Contrastingly, those who did not join a group (56.1%) may have experienced more barriers. Participants were asked to rank their top three challenges (Table 4) during the settlement process. Financial challenges were ranked the highest (18.2% of participants, placing it at number one). Transportation was ranked second, being selected by almost a quarter of the participants (21.2%), while loneliness was ranked third (10.6%). To further answer how non-profit organizations can help immigrants, I asked participants what would have been helpful during the first year that they did not receive. This question was asked to see if it coincides with the ranked question but also provides deeper insights into what other gaps exist in supporting immigrants. Interestingly, the most needed resources are financial help (51.5%), having friends or community (45.5%), and assistance with finding a job (43.9%).

Table 4: Challenges during the settlement experience

Ranking	Challenges	Frequency
1	Financial Challenges	12
2	Making Friends/Being Lonely	11
3	Work - Not being able to do the same job you had	9

4.2.6 Trust & Misinformation

With this section, I wanted to understand the level of trust new populations have in Canada regarding Canadian institutions and Canadians in general. From the initial set of interviews, misinformation was a topic that frequently came up. Therefore, I asked a few questions in the survey about misinformation from employers. Although these questions asked about their attitudes toward trust, they may not fully demonstrate a person’s level of trust (Glaeser *et al.*, 2000). However, the scale can reflect the respondent’s view of the overall trustworthiness of society (Glaeser *et al.*, 2000). Depending on the level of trust, lower trust can cause barriers to have a thriving settlement. Here, I used the model survey questionnaire by the OECD to create trust questions. They used a five-point scale starting with “Trust it a great deal” to “Distrust it greatly” with the option of “not sure or I don’t know.”

The first trust question asked about their general view of trust, how they view themselves to be trusted and if they trust others easily (OECD, n.d). Asked using a five-point scale from ‘strongly disagree’ to ‘strongly agree’, most of the participants reported that they could be trusted. (72.7%, M=4.63, SD = 0.94) ($t(59) = 13.4, p < .001$). Most participants (39.4%,

M=3.82, SD= 0.94) ‘somewhat agree’ that most people they have met in Southern Alberta are trustworthy ($t(60) = 6.8, p < .001$). Again, most participants (37.9% M=3.35, SD =0.89) ‘somewhat agreed’ that most people are trustful of others ($t(59) = 4.6, p < .001$). Finally, most (34.8% M=3.39, SD=1.17) of the participants only ‘somewhat agreed’ that they trusted easily ($t(60) = 2.6, p < .006$).

The following section asked about how much they trusted Canadian institutions. Participants were asked to scale their level of trust using a 4-point scale from “trust it a great deal” to “distrust it greatly,” with an additional fifth option being “not sure or don’t know.” Not including the fifth option of the participants who responded (N=40), and using a one-sample t-test to compare the scale mid-point, most participants ‘tend to distrust’ social media (51.5%, M=2.70, SD=0.85), indicating that they either ‘tend to distrust’ or ‘distrust it greatly’ ($t(59) = 3.24, p < .001$); however, they ‘tend to trust’ traditional Canadian media (57.5%, M=2.05, SD=0.74), responding no significance in trust ($t(58) = -.28, p = 0.39$). Using a one-sample t-test comparing responses to the scale mid-point, respondents also ‘tend to trust’ Canadian institutions (47.5%, M=1.58, SD=0.59), again significantly landing above the scale mid-point ($t(59) = -9.56, p < .001$); NPOs (62.5%, M=1.78, SD=0.58) ($t(59) = -2.79, p = 0.003$); and their employers (72.5%, M=1.82, SD = 0.50) ($t(59) = -2.05, p = 0.02$).

Racism and discrimination are two factors that can cause distrust among people. Participants were asked if they had experienced racism or discrimination. More than half (53%, M=1.57, SD=0.49) of the participants reported not experiencing racism or discrimination since moving to Southern Alberta. A follow-up question was asked of those who answered ‘yes,’ asking if it affected their level of trust.

Of the participants who did experience racism or discrimination (39.4%), it did affect their level of trust in Canadians (21.2%, $M=3.42$, $SD=0.50$) ($t(59)=3.24$, $p<.001$); ($t(23)=18.64$, $p<.001$).

Regarding misinformation, almost half of the participants (48.5%, $M=1.69$, $SD=0.84$) believed they had received incorrect information from an employer. Furthermore, if they did receive incorrect information, most participants reported that it did not affect their trust in other employers (4.5%, $M=2.10$, $SD=0.74$). This was because it was viewed, by those who answered the question ($N=14$), that the misinformation received was accidental ($N=5$, 7.6).

4.2.7 Parental & Gendered Differences

Finally, the last research question explores the challenges faced by female immigrants in the settlement process. To answer this question, I explored parenting and the struggles they saw in their children. Then, I looked at how women answered NPO usage and communication questions.

As stated above, almost half of the participants have children (45.5%, $M=1.54$, $SD=0.50$) with an average age of nine. To explore the children's experience further, I asked parents, from their observations, how difficult the settlement experience was. This was a five-point scale ranging from 'extremely difficult' to 'extremely easy.' Some parents agreed that their children had a 'somewhat difficult' (16.7%, $M=2.85$, $SD=1.32$) experience ($t(26)=-.583$, $p=0.28$). However, most parents thought having family here in Lethbridge (28%) and affordable daycare (28%) would have made their experiences easier.

When asked the main reason for moving to Southern Alberta, I coded the open-answer question and used "family" as a code. However, if I break down the results, from the 13 answers that mentioned family, five respondents mentioned their husbands, and three mentioned being

married as a reason for coming to Southern Alberta. The most common resource desired by female respondents was financial help (N=34). In addition, wanting a community (N=19), job assistance (N=19) and permanent resident paperwork help (N=16) were also listed as resources needed in their first year.

4.2.8 Hypothesis Testing

This section answers the hypotheses presented earlier in the thesis. The first hypothesis is:

H₁: Those who use WOM as their exclusive or nearly exclusive form of communication or source of information are less aware of the community non-profit resources available to them compared to those who use a broader variety in forms of communication or information resources.

To test this hypothesis, I conducted an independent samples t-test comparing WOM use with those who are aware of NPOs – using the NPO dichotomized variable and the results from the question “How often do you use each communication channel to share information with friends and family – Word-of-mouth.” As stated above, this question uses a five-point scale, with 1 indicating ‘not at all’, and 5 indicating ‘a great deal’. I also performed a t-test to see if a difference of NPO usage is based on how often WOM is used. This test was used to determine whether those who use WOM more were statistically different in NPOS compared to those who use WOM less (N=57). According to the results, there is no significant difference based on the t-statistic $t(55) = 1.171, p = .827$. The insignificant t-test could be due to the small sample size.

H_{2(A)}: Those who have a stronger perception of barriers such as fear due to language barriers, or racism and discrimination from the surrounding community, will have lower trust in non-profit organizations.

For this hypothesis, I conducted another independent sample t-test to see if there is a significant difference in trusting NPOs for those who did and did not experience racism. This analysis used an independent samples t-test comparing those who experienced racism or discrimination to those who did not (yes or no question) in terms of their level of trust for Canadian non-profit organizations, which used a four-point scale measuring from ‘trust it a great deal’ to ‘distrust it greatly’. After conducting the test, this hypothesis cannot be supported because there is no significant difference, $t(58) = 1.87, p = 0.853$ (two-sided).

H_{2(B)}: Those who experience more barriers will have lower trust in non-profit organizations and thus will be less likely to access non-profit services. Here, trust is the mediator between barriers and accessing non-profit services.

Since the last hypothesis test was not supported, through insignificant differences based on discrimination experience, I did not proceed with the mediation test. Instead, I did a simple cross tabulation test using the NPO dichotomized variable and if they had experienced discrimination since moving to Southern Alberta, then performed a chi-squared test, which produced an insignificant result, $X^2(2, N=57) = 0.10$. This suggests that either the sample is too small to produce a significant result, or that experiencing discrimination did not determine whether migrants used NPOs.

H_{3(A)}: Those who have used non-profit organizations as supports and resources with successful outcomes will be more satisfied with their settlement process than those who have not used non-profit organization supports and or resources.

For this hypothesis, I also did an independent samples test using the NPO dichotomized variable and the results from the question “how satisfied are you with your settlement experience in Southern Alberta.” I did not have a variable showing successful NPO usage, so as a proxy, I

am using the variable NPO_use_dichot rather than successful use. I found that those who used or were aware of more NPOs ($N=30$, $M=3.90$, $SD=.712$) were marginally more satisfied with their experience in Southern Alberta, $t(52) = -1.47$, $p=0.074$, thus marginally supporting H3a.

H_{3(B)}: Satisfaction with non-profit services will be positively related to sharing through WOM about the organization's services.

After creating the survey, I felt it was too long which would deter participants, so I shortened the survey. Unfortunately, the survey then inadvertently omitted questions to test this hypothesis. As an alternative assessment, satisfaction with NPOs was tested against how often participants used WOM. To do this, the NPO_satisfaction variable was used by averaging each participant's satisfaction rating for every NPO they were aware of – including those who only were aware or used one NPO. Participants were asked on a five-point scale from 'extremely dissatisfied' (1) to 'extremely satisfied' (5). NPO_satisfaction ($N=47$, Minimum = 1.00, Maximum = 5.00, $M=4.33$, $SD=0.86$) was used to see if there was a relationship with the level of satisfaction and if they were willing to use WOM. Pearson R correlation was used to examine the relationship between NPO satisfaction and how often they used WOM. The results show a non-significant negative correlation, $R = -.237$ $p=0.11$ (two-tailed), indicating that NPO satisfaction was not associated with WOM usage. Roughly 5.6% of the variability in WOM usage is predicted in knowing NPO satisfaction (i.e., R^2).

4.2.9 Survey Discussion

The survey results showed that immigrants in the Lethbridge area mostly migrate to this area due to school. However, this is due to the large number of students that participated in the survey. The second highest reason is because of their family, which implies that more families are migrating to the Lethbridge area. A reason why families may be moving to the area can be

due to the expectation of having a better life or finding good work opportunities. However, the survey results show that those who move to the area did not receive any welcome packages or help from non-profit organizations. Those who did receive help mentioned that the University and College were their resource. Others mentioned their Lethbridge Family Services and their family or friends.

Non-profit organizations who were known amongst the participants included post-secondary institutions such as the University of Lethbridge and the Lethbridge College. Others included, the YMCA, the Public Library, and the Lethbridge Food Bank. For those who did not use an NPO, they expressed that their top barrier is knowing who to go to for help. In terms of communication between immigrants and NPOs, the Filipino community learns about NPOs through other online resources and their friends and family. The Latino community learn about NPOs through their family and friends as well as government websites. Nonetheless, messenger apps and word-of-mouth is used commonly and frequently among the participants.

Generalized trust is strong among the participants, with most of them responding that they believe they can trust the people they have met in Southern Alberta. However, if they experienced any racism or discrimination, this trust would be affected. Misinformation was also popular among the respondents. Although, most of the respondents believed that this was accidental misinformation.

Overall, the respondents expressed satisfaction with their whole settlement experience. Furthermore, the participants also expressed that Southern Alberta has met their expectations. However, participants identified improvements that can be made by non-profit organizations in their promotion and delivery of settlement resources. Increasing settlement resource offerings is

one improvement offered by the economic category of immigrants. Other immigration categories offered the suggestion of increasing advertisement or direct communication to immigrants.

Chapter 5 Interview Methods

In this chapter, I describe the interview methods for this study. In this study, I used an interpretive approach to answer the research questions. I used a semi-structured method to interview participants. Recruiting of the participants was done by myself and the RA team, and our 17 interviews were also carried out by the three of us, with me serving as lead interviewer. This chapter discusses the theoretical orientation, the interview guide, how the interviews were set up and executed, the data collection, the participants, and how coding the data ensued.

5.1 Theoretical Orientation

In this study, I used an interpretivist approach to research. This approach understands humans as actors that create meaning (Alharahsheh *et al.*, 2020 & Chowdhury, 2014). Interpretivism considers that the differences in cultures and circumstances may lead people to develop different realities (Allarahsheh *et al.*, 2020; Kelliher, 2011). An underlying assumption is that observing people in their social context will allow a more significant opportunity to understand their perceptions of their activities (Kelliher, 2011).

Social constructivism also emphasizes culture and context when understanding society and constructing knowledge based on these understandings (Kim, 2001). These differences include richness in the data because of the insights gathered, as opposed to providing definite and universal laws that can be generalized to everyone (Alarahsheh *et al.*, 2020 & Chowdhury, 2014).

Using the interpretivist approach allows the researcher to focus on the whole experience rather than just considering certain aspects (Alarahsheh *et al.*, 2020). This approach allowed me to focus on the entirety of the settlement experience for migrants in the Lethbridge area. Social constructivism also views learning as a social process (Kim, 2021), contributing to my

assumption that knowing about non-profit organizations and the resources offered is learned through word-of-mouth. In this section, I first discuss my role as a researcher, then discuss the research methods using an interpretivist approach.

5.1.2 Interview Guide

The interview guide was created from pre-existing themes obtained from the literature review. Although these base themes are a starting point for the interview guide, they depend on their ability to capture the importance of the research (Azugah, 2018), thus I chose to outline the interview guide. To do this, I created the interview guide using the parallels between the customer journey and the immigration experience (Figure 1). I was using pre-migration (pre-purchase), settlement (purchase), and post-settlement (reflection/post-purchase) as a guide to structuring my questions. Questions within each section were created based on pre-existing themes such as word-of-mouth, trust, satisfaction, expectations, NPO usage, NPO awareness, and obtaining resources. I was thus able to create an interview guide that could aid in answering my research questions.

5.1.3 Data Collection & Researcher

My role as the researcher must be acknowledged when using an interpretivist approach. As a researcher, I bring in my assumptions because I am influenced by my own preconceptions shaped by my background and my lived experience (Johnson, 2016). For this study, my perspective of immigration differed from the participants interviewed. My parents immigrated to Canada in the 1980s. They met, married, and started a family in Calgary, Alberta. I am Filipino-Canadian, so before proceeding with this research topic, I had to understand the privileges I experienced as a Canadian (Johnson, 2016). Throughout this experience, I had to understand how my experience of being born in Canada is different, despite having parents who migrated to

Canada and knowing people who moved to Canada. I made sure that I acknowledged my assumptions. For example, I assumed that immigrants understood Lethbridge's extensive non-profit organization network. Unfortunately, that is not the case, and as the findings show, immigrants may not initially trust non-profit organizations because of their assumptions based on similar organizations in their home countries.

I created codes for the interview guide based on my assumptions and what I wanted to examine while researching. Although this may cause a bias when conducting interviews, the semi-structured interview technique allowed for a conversation that gave me different perspectives about this topic. Themes I did not expect arose from the interviews, which created a richer data set. Using an interpretivist approach allowed me to acknowledge those assumptions and my prior experience with this topic (Carson *et al.*, 2001), which allowed me to absorb a new perspective on the relationship between immigrants and non-profit organizations and how that relationship can improve.

5.2 Methods

This section discusses in depth the steps taken toward collecting data. Here, the interview guide is discussed further. I also discuss recruitment and the sample population chosen for this study. Finally, as stated above, this section discusses the qualitative method using semi-structured interviews for the study. Semi-structured interviews allow the exploration of individual experiences through discussion (Carson *et al.*, 2001). The interview guide (Appendix A) was created based on themes I wanted to explore during their settlement process.

5.2.1 Interview Guide

The parallels between the customer journey and the settlement experience shaped the interview guide (Figure 1). This section discusses each section of the interview guide and what research questions are related to each set of questions.

The introduction section allowed the participant and me to establish a relationship. The introduction section not only built rapport but also led to an understanding of their motivations for migrating to Canada and the Lethbridge area. During this section, I also introduced the non-profit organizations I would be referring to, allowing them to think about the non-profits they may have used in the past.

The interview then moved to the Pre-Migration (Pre-Purchase) section, the Settlement (Purchase) section, and the post-settlement (Post-Purchase/Reflection) section. Before moving to Canada, the pre-migration section asked questions about their knowledge of Canada and where they received that knowledge. I also asked about their expectations of Canada and what influenced these expectations. Although the focus of the study was not on this section, I thought it was crucial to understanding the context of their experience and the mindset and motivations (Kim, 2001) they had before moving.

The settlement section of the interview first asked the participants to talk through their first couple of months in Lethbridge or the area. Then, probes and follow-up questions were asked to determine what processes they used during the settlement experience, such as asking their friends and family or using non-profit organizations to gain resources. These questions aided in answering the first research question:

RQ1: What processes do immigrants follow during the settlement experience in Lethbridge?

This section also covered their experiences (or lack of) with non-profit organizations within the area. Again, the focus was on the transfer of knowledge, how or from where they received it, specifically with non-profit organizations, while also learning how the participant moved and behaved in a new country (Kim, 2001). This set of questions aided in answering the second research question:

RQ2: How do immigrants communicate with and utilize local, community non-profit organizations during their settlement process?

I then asked about their experience with racism or discrimination (that they know of) during their settlement experience. Here, I wanted to understand the level of trust they had in a new country and what kind of barriers they experienced as a new migrant. These sets of questions aided in answering the third research question:

RQ3: What are the settlement barriers faced by immigrants in Lethbridge, and how can they be addressed to facilitate settlement?

Communication methods, what resources they accessed, and their level of trust, were all critical aspects I wanted to focus on as the researcher. Finally, the post-settlement section was more of a reflection, asking the interviewee if their expectations about the Lethbridge area were met and if they were satisfied being in the Lethbridge area. Learning from past literature, I know that the "post-settlement" stage can last for years and is not as straightforward as the other stages. For the interviews, this section was a reflection on the settlement experience, asking about what kinds of improvements can be made by NPOs when helping immigrants.

Before closing the interview, I asked if there was anything they wanted to tell me about their experience that was not addressed and invited them to contact me if they remembered anything. This interview guide included questions within the sections that followed up or probed

each initial question. Furthermore, the interview guide enabled exploration into the migrants' experiences regarding Lethbridge, the local community, Canadians, and non-profit organizations within the area. It allowed women's experiences as women, mothers, sisters, or wives to be explored and explained. There were no specific questions asked only of women about the women's experience, however the topic of motherhood, being a spouse, or their experience, in general, came from probing or follow-up conversations, thus aiding in answering the final research question:

RQ4: What unique challenges are faced by female immigrants in the Lethbridge settlement process? How can community resources better meet these needs?

5.2.2 Recruitment & Sample Population

I was fortunate enough to have two research assistants (RAs) join me for the complete interview process for this study. They were chosen because they spoke Spanish or Tagalog and had connections within their respective communities. They helped with obtaining participants that fit our inclusion criteria, as well as with interpretation during the interviews.

It is important to note that this sample population does not reflect the general migrant population in Canada. Although there are similarities between the participants concerning their settlement experiences, it would still be hard to generalize their experiences to all migrants in the Lethbridge area. In my proposal, the sample population included those who have been in the Lethbridge area for 0-5 years, are over 21, and currently live in the Lethbridge or surrounding area. I also focused on interviewing participants from the Latino or Hispanic community or the Filipino community because they are the fastest-growing migrant groups in the Lethbridge area.

When the RAs and I started the recruitment process, finding participants that came to this area less than five years ago was challenging. This may have been due to the pandemic, where

immigration was almost halted by the Canadian government (Newbold *et al.*, 2021). Therefore, I changed the criteria from 0-5 years to less than ten years. I chose ten years because I noticed that participants did not have problems recollecting memories about their immigration or settlement process, even if it may have happened ten years ago.

The sample population included those who came to Canada through a working visa, skilled worker class, or family class. However, if we found out that they arrived through a student visa during the interview, we still completed the interview. I felt the difference between students and non-students would be interesting to examine because of how prominent the University of Lethbridge and Lethbridge College are within the Lethbridge community. We also noticed that Lethbridge College's ESL program was often the reason people came to Lethbridge. For those who knew about it, it motivated them to get permanent residence and attend the ESL program.

Our recruitment was ongoing while we were doing interviews. Sometimes, there was a snowball effect, where one participant recommended another. Prior to the survey being created, we completed 12 interviews. After I realized further survey recruitment was not viable and shifted the focus of my work toward the interviews, we did an additional five interviews to enrich the data until saturation was reached. No new codes could be found, and although each experience differed, data saturation was attained (Saunders *et al.*, 2018). Thus, we concluded our data collection with 17 interviews.

5.2.3 The Participants

There was a total of 17 interviews. Seven participants were from the Philippines; eight were from Latin America, one from Spain, and one from Brazil. Ten of the participants identified as women, and seven identified as men. All of the participants were over 21 when they moved to

Canada, and they had been in Canada for less than ten years. Three participants moved here using a student visa, studying at the University of Lethbridge or Lethbridge College. Table 5 shows their pseudonyms, and basic demographic information gathered about them.

Table 5: Interview Participants

Name	Gender	Country of Origin	Immigration Route
Alice	Female	Philippines	Work Visa
Brenda	Female	Philippines	Skilled Worker
Catherine	Female	Philippines	Work Visa
Donna	Female	Philippines	Skilled Worker
Ethan	Male	Philippines	Work Visa
Frank	Male	Philippines	Family Class
George	Male	Colombia	Student Visa
Helen	Female	Colombia	Work Visa
Ingrid	Female	Colombia	Work Visa
John	Male	El Salvador	Skilled Worker
Kate	Female	Colombia	Student Visa
Liam	Male	Spain	Work Visa
Melissa	Female	Philippines	Family Class
Nancy	Female	Mexico	Student Visa
Onyx	Female	Philippines	Work Visa
Paul	Male	Philippines	Work Visa
Quinn	Male	Brazil	Work Visa

5.2.4 The Interviews

Due to the pandemic, we were ready to have outdoor interviews; however, when the interview process started, the pandemic started to slow down enough that the government allowed indoor gatherings with small groups. This change allowed us to hold interviews where the participant felt the most comfortable. In addition, online video interviews were utilized for those uncomfortable with meeting in person. Zoom, an online video conferencing application, was used as the tool to hold the online interviews. In-person interviews included me, the participant, and at least one of the research assistants. During the in-person interviews, we wore masks and brought disinfectant wipes and hand sanitizer.

Semi-structured interviews were set up to delve deeply into their settlement experiences, to gain an understanding of where they obtained knowledge and resources during the beginning of their journey in the Lethbridge Area. The semi-structured nature of the interviews allowed me to ask about the themes I wanted regarding their settlement experience. However, I also had conversations that brought up other themes or topics, such as misinformation from employers or how a new migrant may not trust NPOs in Lethbridge because it is challenging to trust organizations in their home country.

At first, I struggled to ask probing questions because I feared being too invasive. However, I knew I had to overcome this struggle because I wanted to generate rich data encapsulating the participant's experiences (Iyamu, 2018). Throughout the process of interviewing, I overcame that struggle, and I was able to understand how to participate in an interview as a researcher and be able to listen to their experiences and different perspectives.

The five interviews after conclusion of the survey were done the same way as the 12 before. I wanted to keep everything as consistent as possible. The interviews fell between 40

minutes to 1 hour and a half each and were recorded and uploaded onto a password-protected USB memory stick. They were uploaded to a transcription service, Descript, which is password-protected. The RAs had limited access to the transcripts and only saw excerpts that needed to be translated. These transcripts become the data units for analysis.

5.2.5 Coding Methods & Intercoder Reliability

After the interviews were transcribed, data units were created by looking at what the participant said after each question and breaking down the answer into smaller units of meaning that had a similar theme; they were grouped. If each sentence had a different idea, they were separated into different units. These data units ranged from 1-3 sentences and were put into an excel sheet for analysis. Reliability is a concern when research uses qualitative methods, such as interviews (Campbell *et al.*, 2013). For this study, I started with the themes I already had when making the interview guide, then created specific codes from the patterns I noticed from the interviews (Azugah, 2018). Below is the list of codes used for analysis.

- Having a community (Filipino, Latino/Hispanic, coworkers, etc.)
- WOM (obtaining resources through WOM, learning about NPOS, influencing decisions, research, etc.)
- Using the internet or social media
- NPO awareness
- They would rather use connections or independence OVER an organization
- Expectations and thoughts about Canada, Lethbridge, or Rural (people, weather, etc.)
- Barriers (language, financial, work qualifications etc.)
- Trust (racism, discrimination, do they trust people, how do they know they can trust people)

- NPO improvement
- Obtaining resources/information through family
- Family needs or family separation
- Obtaining resources through an employer
- Other – COVID-19, misinformation, lack of information, etc.

Intercoder Reliability. Reliability can also be assessed using intercoder reliability. Here, it is necessary to understand if different coders would understand the data in the same way by assigning the same code for each unit of analysis (Campbell *et al.*, 2013). For the study, the unit of analysis was small enough to avoid confusion with what was to be coded. The size of the unit was necessary because, with semi-structured interviews, there were times when the participant had long answers or told a story about their experience, which touched on different themes. Small units also ensured consistency between coders, an essential factor of intercoder reliability (O'Connor & Joffe, 2020).

A second coder, an MSc Management graduate, was secured through Dr. Basil. She worked with Dr. Basil on different projects, which included coding. This coder was external to the research team and had no role in designing the coding frame (O'Connor & Joffe, 2020). The second coder received an excel workbook with one sheet of instructions, explaining each code in detail and to code each unit of analysis using a 1 (code present) or a 0 (code not present). Although there were descriptions of each code, the second coder is a marketing student and understands the theoretical concepts within marketing (O'Connor & Joffe, 2020). The second page in the workbook was for my coding, which was not visible to the second coder. The third page was an empty duplicate of the second page for the second coder to record their codes.

After receiving the second coder's codes, I evaluated intercoder reliability by combining the two coding pages into a fourth page in the workbook. This page had my codes on the right, a blank column down the middle, and the second coder's codes on the left. For every code that matched, a "1" was assigned, and for every mismatched code, a "0" was entered. This process resulted in 637 matches from 742 units of data, leaving 105 discrepancies. Intercoder reliability was calculated using Cohen's Kappa (O'Connor & Joffe, 2020). Cohen's Kappa is one of the many statistical tests used in testing intercoder reliability (Feng & Leung, 2013; O'Connor & Joffe, 2020). It accounts for agreements that can be chosen through chance (O'Connor & Joffe, 2020).

Using SPSS, I tested the reliability between myself and the second coder. Cohen's k was run to determine if the first coder and the second independent coder agreed. If Cohen's Kappa is between 0.81-1.00, there is almost perfect agreement (McHugh, 2012). Therefore, between myself and the second coder, there was strong agreement (McHugh, 2012) between us, $k = 0.84$ (95% CI, 0.80 to 0.88), $p < 0.001$. After testing for Cohen's Kappa and receiving a high agreement, I could use the themes to analyze the interview results.

To resolve the discrepancies between coders, a third coder, who was also a student, was secured through Dr. Basil. The third coder was also external to the research team and had no role in developing the coding frame. She was given the same instructions sheet and a separate excel sheet that showed only the analysis units with disagreeing codes. Her marketing training also allowed her to understand the theoretical concepts needed to understand the codes in depth. In cases of disagreement between coders one and two, the third coder's decision was followed.

Chapter 6: Interview Results

Using this study, I sought to understand the new migrant experience within the Lethbridge area, specifically the settlement process. In doing so, I have asked four research questions and conducted interviews to answer them. This chapter discusses the results of these interviews concerning the research questions. Before discussing the research questions, I wanted to understand the motivations behind moving to a new country, specifically why Lethbridge (or the area) was the chosen destination.

6.1 Motivations & Expectations

For some participants, moving to Canada was a dream. Paul described Canada as *“one of my dream places when I was a child.”* For some, like Melissa, Brenda, and Donna, Canada was a different place to settle down with their family. For example, Melissa was working in Qatar when her friend told them about moving to Canada, about how *“Canada is good, (there is) freedom, you know, Middle East you don’t have freedom.”* Brenda was working in Hong Kong when her cousin in Edmonton influenced her to move to Canada. Donna was in Singapore when she was looking for *“some opportunities to just be settled,”* and her friends from Ontario suggested Canada.

For some, it was not a choice. Frank and Ethan moved to Canada because of their parents. Ethan moved to Canada because his second cousin lives here; he explains, *“Canada wasn’t my dream. To be honest, when I was doing all my paperwork, I didn’t really want to do it.”* He continues by explaining, *“My parents wanted me to do it because, like, as an immigrant, being in this kind of country is a dream come true, right?”*

For most participants, family played a significant role in their reasons for moving to Canada. They moved here through other means, such as work or school, but the family was the most

prominent influence. For example, George moved to Canada to join his wife. He applied as a student and took English as a Second Language (ESL) at Lethbridge College to move here.

Others came to Canada because of work. For example, John, Ingrid, Donna, and Brenda came to Canada because of an employer. Table 6 highlights the reasons why or how they moved to Canada.

Table 6: Motivations and Reasons for Coming to Canada

Name	Reason	Quote
Alice	Family	“I have a sibling here, they moved here before we did in 2019.”
Brenda	Family	“I have a referral from a cousin in Edmonton, my first cousin is Edmonton”
Catherine	Friends	“They moved here and said how big this place is and how this area is beautiful”
Donna	Work & Family	“Basically, if, you know, Service Canada, they post jobs there” & “It’s hard living in the Philippines. But you want some greener pasture for your family, for your future. Coming here was basically my plan”
Ethan	Family & Work	“Then when I started here, I work as a temporary foreign worker in (fast food restaurant) ... but my sister has been here for four years”
Frank	Family	“My parents took me. They migrated from the Philippines to work. So, I joined them”
George	Family & School	“I came here to study English, and to meet here because I was there alone, and she was here”
Helen	Family	“He was doing a PhD at the University”
Ingrid	Family	“In this country we have opportunities. We have a lot of things for my daughter, and for me”.
John	Work & Family	“My sister read the job posting at (workplace), saying they will hire people from my country again”
Kate	School	“I wanted to do a master’s somewhere else, Canada was a place that I was thinking of coming to for immigration purposes
Liam	Friends	“I came here because I met people here, and I liked them”
Melissa	Family	“My sister-in-law was the first one to come here”
Nancy	Family & School	“One of my grandma’s brothers married a Canadian” “My brother was going to be here for a bit because he was also studying”
Onyx	Friends & Work	“My store managers started applying for Canada
Paul	Friends & Work	“I learned about Canada through my friends at work, because a lot of my coworkers flew away here”
Quinn	Immigration	“The first time we come here 2016, but just for visits. We just stay in Toronto. We have two options, Canada, or Australia”

As Table 6 shows, there are various reasons for coming to Canada. The interviewees also discussed their expectations and thoughts about Canada and Lethbridge. Learning about their

expectations was another way to understand why they would be moving here and get insight into what needs they may seek from non-profit organizations.

Although some expectations included “*greener pastures*” for their family (Donna), it was interesting to note the political expectations, such as the one from Kate, who believed Canada is very Liberal:

“I was expecting Canada was like a very tolerant place, very multicultural, very Liberal, yeah”

It was also interesting to hear about their views on how Indigenous people are treated here. George and Quinn were two participants who expressed their feelings about the treatment of the Indigenous population. Quinn expressed how they expected Canada to be “*the best country ever. Once we come here, we’re like okay, there are some stuffs. There’s history, some stuff that not even us – like, in our side – The Spanish just came and killed all, but here, they just put them in residential schools, and they kill them slow.*” It was interesting to hear about their expectations changing as they learn more about Canada and Canadian history. Overall, these expectations and motivations help provide a basic understanding of the processes they underwent during their settlement months here in the Lethbridge area. However, I wanted to further understand who the participants accessed for information or knowledge and what communication channels were used. The following sections answer the research questions asked throughout this study.

6.2. Processes for Obtaining Resources

This section will discuss the first research question concerning the processes immigrants follow when they start settling down within the Lethbridge area.

RQ1: What processes do immigrants follow during the settlement experience in Lethbridge?

To first explore this research question, I wanted to hear about their experiences when they first arrived in the Lethbridge area. I wanted to know how they felt about the people and how they found resources such as housing, food, and education. I also wanted to understand different forms of communication, for example, if they learned about resources online or through word-of-mouth. Even though some participants are aware of NPOs, their first source of information is their family, friends, or coworkers.

Those who primarily used word-of-mouth obtained resources like housing, employment, and basic needs by asking people they already knew or met in the Lethbridge area. Donna, for example, talked about how culturally, when Filipinos see “*Kababayans*” (translation: fellow countrymen), they will ask each other questions and share information. She describes it as “true mouth to mouth.” Table 7 highlights interviewees who used word-of-mouth and from where they received information.

Table 7: Obtaining Resources from WOM

Name	Quote
Alice	“My Kuya (translation: older brother) was my resource.”
Ethan	“But I’m very grateful that there are Filipino workers there that help me through a lot.” “So, I have to find my own place. So, I asked my friends if they know someone who’s, like, renting any bedrooms”
Frank	“I was asking people. Actually, it was a friend of mine. It’s a co-worker of my dad that’s doing two jobs, and he’s a close friend of mine. Now that this person that we’re talking about, he asked me if I want to work”
Kate	“So, he (her supervisor) was also going to the research station. So, I was able to have transportation with him to the research station every day as well. Yeah. So, the settlement was pretty easy because he was already going to the University... So, it was easy. I would walk to the University with him, going to the research station, with him in the car so he will take me. We’ll go all together to buy groceries.” “I was some friends who told me that they have gone there as well (LFS). Yeah.”
Liam	“We didn’t know where to go so we asked a friend and a friend of us to say is there”
Melissa	“I call AJ - My friend AJ and ask "Hey, where do I get a pass?" “ “a friend asked, "Hey, where are you going to live now?" - I said, "I don't know, maybe on the streets". He said, " No, man, I have somebody helping you."

Nancy	“It was mostly by word-of-mouth from people like early, like, oh yeah, there's a room and rent- Um, I think, yeah, it was mostly word-of-mouth through friends and yeah.”
Onyx	“So, so that, that day, the next day that she (her cousin) learned that I'm here, she picked me up, brought me in, uh, you know, like the winter jacket. She shopped for my boots and everything. Yeah. She helped me. And then she brought me out that night before. She helped me get the phone.”
Paul	“Um, guess I have a, my other coworkers from Philippines who lives here in Lethbridge too So they're the one who gave me for everything”
Quinn	“So, it was like kind of good for us. Nice. Nice. And for example, when we buy the first car, he (old landlord), we bought the first car. He helped us for the documents, whatever you need. For example, we don't have never buy something here. Yeah. What you need, what papers, what you, he helped us...”

For interviewees who used word-of-mouth less, online resources became the primary or secondary source for obtaining resources or information. George explains how “*it's really easy using the internet.*” Table 8 highlights how the internet was a crucial resource for some participants and how they obtained resources or information.

Table 8: Using the Internet for Resource Information

Name	Quote
Donna	“So, Kijiji is a big help. What else? Just basically, they're checking if, like, there's, availability area for us.”
Ethan	“Online in Marketplace... Marketplace... yeah.”
Frank	“They mostly look online.”
George	“I just start to apply online. Different companies. Cavendish, McCain, Maple Leaf, Richardson. And immediately, two days after I apply, they call.”
Helen	“So., I think internet has been good in finding about those things. Facebook, I think because then you can create events and they show you things around you. But I would say that Facebook has been better.”
Kate	“I usually go into Internet for resources like for immigration and stuff like that”
Melissa	“I just browse on the computer "where do I get help to get my SIN?”
Onyx	“And I met him the same way I met my boyfriend (late). Plenty of fish.” “I look on the Facebook, man. I'm on Facebook.”
Quinn	“Yeah. Mm-hmm and the job found on Kijiji.” “Facebook Marketplace.” “The farm and they have one spot there. And I told my boss asked me, you want to come here and just stay”

As Quinn highlights, sometimes employers provide resources. Interviewees who arrived in Lethbridge because of an employer had slightly different processes. At first, they were given

resources like somewhere to live. Donna, Ethan, Ingrid, John, Onyx, and Paul were given housing when they first arrived. From here, most of the interviewees would meet co-workers who became a crucial part of the settlement process. For example, Ingrid tells us about her first time grocery shopping in Lethbridge:

“Superstore the first time I went over there and I the first time I went with my boss. And the next time I went alone...”

Donna also expressed how her first roommate was met at work:

“I think I stayed six months, living here. And then after that, there's one. (Former Boss) has one employee. Right. And it's a Filipino, too. It's easy for me to get some more friends and more help. So, I decided to move with some friends too.”

However, some employers can become an integral part of the settlement experience. In John's case, the employer was an avid participant in the settlement experience. John worked for a meat processing factory, and the company provided for their new employees during his settlement process. In terms of resources, John received housing which was furnished. They also provided some help by giving them gift cards for some groceries.

“When we arrive right to Lethbridge, we come. So, (workplace). Have one big bus in the airport in Calgary airport. And we come together. We were a group from 29 guys that arrived here. They have set up all apartments for us. So, we start in four, three guys in each apartment in (Apartment Complex). We lived there. Everything, beds, and everything. And they give us a gift card to Wal-Mart to work some food. And after the first week we receive pay because they pay us weekly.”

Employers and co-workers not only share information or help obtain resources; they also can be the start of a community for new immigrants (Appendix B). For most, their communities came from the workplace. For example, Ethan expressed how his community started at (fast food restaurant):

“Through work. Because when I work in (fast food restaurant), most of the employees there are Filipino. So, then they introduced me to their friends and families as well. So that's how I knew these people.”

Kate echoes the sentiment of having a community in Lethbridge, with her involvement in online and in-person groups:

“I was part of the Lethbridge bee enthusiast. I work with insects. We meet once a week and just have presentations about bees. And in this frame, we collect, like, seeds for bee-friendly plants and give them to environmental Lethbridge for them to do this week, the seeds swap and stuff like that. And then I was part also of an ethnic group “me Colombia” it's called is a group that we share Colombian culture, and we have dances.”

Some interviewees believed in the importance of community but did not know how to approach becoming a part of one. Liam thought maybe the city should help in this regard:

“If I were the President of Lethbridge, I would say, for immigration and especially families, I would create or promote a group on Facebook or something similar where all the immigrant families who want to meet others go there and organize outings. I would promote.”

This idea of having organizations plan events, create community, or provide resources brings us to the role of community non-profit organizations.

6.3 Non-Profit Organizations & The Settlement Experience

This section reports the findings regarding the communication between immigrants and community non-profit organizations. In this section, the interviewees discuss their experiences with NPOs in the area. This section aids in answering the second research question:

RQ2: How do immigrants communicate with and utilize local, community non-profit organizations during their settlement process?

I wanted to know if NPOs in the Lethbridge area approached immigrants when they first arrived. Unfortunately, most of the interviewees did not get approached by an NPO. Catherine was the only interviewee that an NPO sought. She recalls:

“They reach us. Because we have a friend also came from here. And she told from the Adult Learning and there's more Filipino here. And then they, they gave us our phone number and they called us.”

Catherine continues to tell us about her experience (Appendix H) when Taber Adult Learning and her Church reached out to her and her family.

“Um, before, they've helped us. But, um, they try to contact all the newcomers here in, in Taber. We go there. Yeah. And then they give us ... So, they [Taber Adult Learning] decided, ‘Just come here.’ And, and we have, uh, first meet to each other from the settlement here.”

Appendix H also includes the participants who said no to being reached out to by an NPO. Although Alice was not approached by a non-profit organization, she did go to an organization that took their information and provided them with some resources when they first arrived:

“When you first arrive here in Taber, you first go to them. They list names, they get your information. Then they create resume for you if you don't have a job. It's called settlement. Right away, when you move to Taber, that's where you're directed first. because they have all your information that you moved here in Taber. We went there when we first came.”

Even though organizations may not have reached out to most interviewees, the interviewees still used NPOs for various reasons. However, the main reason for NPO usage among these interviewees was to ask for help with visas, permanent residence, or citizenship papers.

For Onyx, she volunteered at NPOs such as Streets Alive and the Soup Kitchen. She learned about these NPOs through her late partner, who was involved with the Church. However, Onyx did go to Lethbridge Family Services (LFS) for help with her immigration papers. She told us that when it came to her permanent residence papers, *“don't have the money and I don't want to pay”*; thus, she sought out LFS. She learned about LFS through WOM, noting, *“I've learned about Gina through a Filipino, but they, of course, this Filipino said, but you know, it's not profit and, or you don't pay for them.”*

Frank did not use an NPO himself but knew that his father used Lethbridge Family Services when inquiring about the process of bringing his family to Lethbridge.

“Especially when it's my dad. He was trying to get my mom from the Philippines. He was there (LFS). He's asking about the Spousal visa and stuff like that. And it went good... You know, he's been asking questions. From what I heard, it was easy to deal with the with the organization, the Lethbridge Family services.”

However, most of the interviewees heard about NPOs through word-of-mouth (Appendix I). For example, Kate and Ingrid used NPOs such as Lethbridge Family Services to gain insight and help in applying for immigration papers. Ingrid tells us that although she was unaware of the services given by LFS, she still went for help:

“But I didn't know what services they (LFS) gave I was asking about that. And I went over there. He was very nice. And he was. He advised me about the... He gave me advice about my situation.”

Ingrid learned about LFS through word-of-mouth; someone told her in Spanish where to go when starting to apply for permanent residence. Kate had a similar situation where she was seeking help applying for permanent residency. She also learned about LFS through word-of-mouth:

“It was some friends who told me that they have gone there as well (LFS).”

Although some interviewees used LFS, a non-profit organization, they were unaware of other NPOs and sometimes disregarded LFS as an NPO. For example, Ethan, George, and Donna used LFS for their immigration papers or for information. However, Ethan tells us that he was unaware of the other services provided by LFS, stating:

“No, I don't, really. Because when we go there, we just ask, like, a specific question. So, I never tried to research about it. Yeah. It's because if I need some help, I always ask first my family members, my sister and then my girlfriend's family if they know anything”

Donna echoed this statement by saying that she never used other NPOs because she gets information *“from other Filipinos. There's not really, like an organization here community.”*

George was aware of NPOs because of his experience at the Lethbridge College, telling us:

“When I was in the College, the College has options for the immigrant. So, they talk about if you need help with housing or something like that food or everything. We have visitors there when I was in class, people from the food bank, some companies with realtors. I remember the one day the two girls from Lethbridge Family Service. They were there in the College. So, you offering everything the options.”

However, he only used LFS for information about his future in Canada, but did not go to other NPOs, saying: *“food bank or the library, the library. They were there offering books, conversation and programs and everything, but just Lethbridge Family Services, the others no.”*

When asked why he did not use other NPOs, he told us, *“I didn't need help from the organizations because I just came here to live with my girlfriend has already. Yeah, that's easy for me.”*

Although Alice told us about the settlement organization that gave her initial settlement resources, she went on to state, *"No, I don't know. None."* Brenda, Helen, Liam, Melissa, Paul, and Nancy were also unaware of NPOs. For Helen, she told us:

"No. We didn't use any. We just apply by ourselves also with the... Our paper for the residence. We also apply ourselves. I think I didn't know that there were organizations helping."

However, Helen and Nancy knew about NPOs too late. They only learned about NPOs and the resources they provide for immigrants in recent years, after they were needed. Nancy reacted to learning about LFS during the interview:

"To know (about LFS), and definitely to use that. I would, yeah, just reinforced for me to be like, okay, forms are fine. You know, like they're all. I mean, would have helped a lot for my residence in this case..."

She continued, recalling the first time she learned about the food bank.

"No, I learned about the food bank, oh, I've been to the one at the university and I didn't know about it until like way later. I had no clue, until I was like 'what?! I've been missing this?' actually someone told my brother."

Helen thought that if she knew about NPOs, she might have used them more often.

"Probably, for example, to find a job. Yeah. I think for getting a job, maybe that would have been easier. And because, actually, my English was not that bad. So, I didn't feel like I needed to improve my English skills. And I was yeah, comfortable speaking and doing everything. And then I got a job."

Nonetheless, those who did not reach out to NPOs had a variety of reasons as to why. In Ethan's case, it could be due to shyness:

"I don't know. It's just back then, I was really shy. I didn't know how to talk to people. That's the reason why they'd (immigrants in general) rather stay with their community because they really understand each other versus when they go to Canadians organization."

To others, independence was a reason (Appendix J) as to why they did not reach out or seek help. Alice for example told us about how she and her husband were independent and did not need help:

"There's not much I can say. We're always the ones who look after our papers. Nobody really assists us. Even when renewing our passport. But with settlement we could use help. But we could do it ourselves too - so we didn't seek help"

Helen echoed being independent, however she acknowledged that it may be because they were “comfortable” in their living situations.

"Maybe I didn't know. And might be because I try to do it myself. And maybe because I never were desperate for help or for trying to find something. Yeah. I think probably that was the reason we were in a very comfortable situation would stay that way. Fred had income from the University and then I got a job. So, then I was happy with that. Maybe that's why we didn't get further, getting help."

Experiences with NPOs. Those who used LFS, or other non-profit organizations, expressed positive reviews (Appendix K). They liked the support they received and appreciated the help. Catherine had the most experience with NPOs, specifically Taber Adult Learning and the LDS church. She reported obtaining resources such as food and resume help. From the church, they provided some tuition money for school and support for her kids. She not only had help, but she also emphasized how much it helped with stress and how it allowed her and her husband to look for jobs.

"Adult Learning, they doing their great job to us. Yeah. They really, really helped us to establish from the very start. They are, they are the first who helped us. Yeah. Um, we have a great experience with the Adult Learning."

Although the consensus was that using NPOs generated a good experience, there may be experiences that prevent someone from going back. Even though George expressed a positive experience with LFS, he did not use it after his documents for immigration were rejected.

I went to Lethbridge Family Services to ask for help. And one person there was helping me with the name of the forms and everything. I went home. I download the form, I filled everything. And then I went there to check for double checking the papers. And you know what happened?

That person told me, okay, everything is good. And I ask that person, do I have to sign here the paper at the end, and they say, no, you don't have to sign because it's an electronic sign. Signature at the end of the form. And when the answer came, the answer was the entire application with the application inside. And one note. We can't process your application because you didn't sign the application.

So, I lost my status here and I didn't know what to do. I was asking around. Do I have to send the application again with my signature? Do I have to go to Colombia? Can I stay here? And every single person, they say something different. Go home, stay here, send the application back. Don't do it. Get married, do this, do that. And we just hire one immigration advisor and that lady with a lot of experience. He says, okay, you have to go back to Colombia. So, I had to go. I had to go again to Colombia, lost my status here and everything because of one signature.

After this, George started using a private consultation service. However, George also believes that:

They helping. It's very superficial. It's not too deep. They don't have a lot of compromise with the people. They can't hear you. They see it in front of you, but they don't go deep in your application. They just take a look very fast or quickly. Probably because they have a lot of people around and they are not asking for money. So, I saw that the advisors are all the time on rush. So "hey, George, come on here". And quickly "show me". Yes. They don't ask questions.

They need more. They need to pay more attention to the real problems or situation. If they want to be successful with every case, they need to dedicate a little bit more or more time. Not too fast. No, no, no. Go too fast. That would be my recommendation. I felt that was really fast. The attention, weak.

NPO Improvements. Recommendations about improvements for non-profit organizations were given by most of the interviewees (Appendix F). The three categories that improvements

fell under include: receiving more information, offering more resources, and awareness. Here, information is different from awareness because they may not know about NPOs – thus wanting information about the organizations. With awareness, they may know about the organizations but are unaware of the different services they offer.

For receiving more information, Ingrid thought it should be received right at arrival, saying:

“I think that the people when arrive here need more information. And I think that is good to know about the organization and that information. I think that that you need to receive that information with the visa. Yes. If you have that information with the visa, you can go with the people or you, you know.”

Kate agreed with having more information by saying:

“So maybe a little bit more of finding a way to give information to newcomers it will be good because I think the services are very good. Just so people know where to find information and who to ask”

Helen believed that more awareness would help.

I know they have immigration offices for a student. So maybe they can also help. But if you come here as a worker or with a working visa, maybe the immigration office can give you some resources like a paper or so. So, I don't know how you do that, actually, because they also have so many applications. And I think one has to be the one looking for resources or help.

Onyx also agreed that there should be an increase in advertising:

Well, I believe if only, um, with more, um, advertisement probably or reach, yeah. Probably reach out to communities of, in any immigrants like Filipino community Latinos, or, or the job or, or in schools, because in schools, there's a lot of students that are from either from other countries, right.

Lastly, Donna and Melissa believed that there should be more resources offered. Melissa believed that there should be a general increase of resources because Lethbridge is growing.

Donna thought that there should be resources to make financial burdens for immigrants easier, by providing housing:

“Maybe a better housing for foreign workers, because when you go by yourself, one room is 400 then, right. I mean, if maybe a government or family services, like, what do they have now? Basically, if you're a low income, they provide you a low-income housing. Right. If they will just give one area for foreign workers, at least community. If you're all Filipinos, there are like, you will feel that you're in the same, back home costing maybe a little help for you to settle down.”

The interviewees also spoke about the best methods for reaching them during the settlement process. For most, online applications like Facebook and Instagram are the perfect communication avenues. Kate, for example, used Facebook to learn about the Public Library and their resources. For others, What’s App and emailing is the best way to have reached them during their first few months (Appendix L).

These improvement suggestions give insight into some of the barriers experienced during the settlement process. The interviewees discussed trust and barriers that had to be overcome during the first few months of their settlement.

6.4 Settlement Barriers

Barriers to a successful settlement come in many forms. I asked and uncovered barriers that the interviewees had to overcome during their settlement process in the Lethbridge area. This section discusses barriers such as language, finances, and loneliness. Racism and discrimination are discussed because they affect trust. Trust and misinformation are discussed because they represent barriers to accessing non-profit resources. This section aids in answering the third research question:

RQ3: What are the settlement barriers faced by immigrants in Lethbridge, and how can they be addressed to facilitate settlement?

Language (Appendix D) is the most significant barrier faced by the interviewees. Helen moved to Canada from Germany (where her husband is from) because the language was a barrier to a successful settlement when she was in Germany. Most of the Latino and Hispanic interviewees learned English when they arrived in Canada. Kate, Nancy, and Helen were the only three who knew how to speak and understand English before arrival. Ethan told us how he used his workplace to practice English:

It was hard for me. That's why I told my manager just to keep me in and at the back in the kitchen. So, then I don't have to talk to people because it's hard the way how I improve my English. It's because I surround myself with Canadians as well. I didn't, like, limit myself with just Filipinos or things like that. And then when I was working in (fast food restaurant), I was talking with Canadians with my co-workers. And then they started to put me in front. So that's how I enhance my English. I practice it. And then I always talk to yeah. Now I love talking to a lot of people. Yeah. I guess that's how you practice it, or you enhance.

Ingrid recounted how her employer told her she did not need English because she would be teaching in a Spanish school:

"I was in my country, I talked with my boss, and I was coming here to teach Spanish. I can't to study English and I can't to study nothing here. And I can't to communicate with other people- it was terrible for me because I-I don't understand English, and I didn't understand English."

John echoed that statement by saying how knowing English would have changed his experience in Canada:

"This is really important if you come to Canada, English. Because if you have English to understand or communicate with another, everything is more easy. Everything."

With some of the Filipino interviewees, it was interesting finding out how they would learn English at school, but when they come here, it is as if they must relearn English. Ethan was the first to point this out, saying:

“I learned English when I did learn actually English in school in the Philippines, but they teach English since grade one. I just learned the basic, right. But when I came here, I didn't know how to construct a sentence. Or I didn't know how to talk to people? Sometimes I didn't know what they're saying. So, I just smile at them. Yeah. I remember the first day of my job, the cashier or my fellow employee asked me if I want to root beer or orange juice. I just said yes because I didn't understand”

Frank echoed this sentiment by saying:

“Cause we study English in the Philippines once we started school. Correct. I had a hard time at first, you know, as we speak English in the Philippines, but it's not the same as a first language. It's not the same as you communicate with someone that you guys are actually speaking English. So, I had a hard time. At first. I can't understand what they're trying to say, what they actually want to say, what they actually mean. I have a hard time understanding that. And I have a hard time expressing myself, too.”

Lastly, Melissa said:

“I did know how to speak English, but the problem for me when you came here, like, it's too fast or there's slang it's not, it's not the Philippine away. How you're going to speak in English? We have detail in the Philippines, actually in the Philippines.”

Learning English was the hardest challenge for half of the interviewees; however, finances were the second biggest barrier. Financial barriers could be partly due to the language barrier; as Catherine pointed out, immigrants needed to learn English to find a job. However, as John pointed out, his wife used a non-profit, Flexibility Systems, to find a job. A translator accompanied her to her interview:

“As somebody from Flexibility. When they want to apply for a job, they go with them. There is somebody who goes with them for the go during the interview and the speak with them. Like translating on the stuff in translation. So, it helps with the process, right”

Nonetheless, finances (Appendix D) were a barrier to a successful settlement because it encompasses not only living expenses but the finances to fund immigration paperwork. For

Donna, financial barriers kept her from bringing her family to Canada; she also talked about how there were other expenses that were not accounted for before migrating:

“Cause it's hard when you're working and then plus the expenses, whatever you can just to make it easier for you not to. Because when you are applying for papers, you pay for the fees, and the fees are expensive because you will pay everything per head. So, it comes from your pocket. And one job is not enough, actually, but you're only allowed to have one job, right? Yeah. So, if you don't have savings if you don't save, how can you be able to supply all the fees associated when you're doing your immigration?”

Another cultural pattern seen with the Filipino interviewees was the obligation to send money back to their families in the Philippines. The following table highlights the interviewees who had to not only save money for themselves but to send money back. Both Frank and Paul talked about how they send money to their parents and family and how that motivates them to work hard.

“I have to sometimes I have to walk during, like -30 going to work because I am sending money to the Philippines. I don't know if you guys know that, like most of the Filipinos are sending.

So, we have to give them the brand-new house and then pay for it. Right. And then so I am sending money, like, almost half of my salary is going to them. Right. And then, yeah, I have to walk during snow time. So, because instead of getting a taxi or a cab, I'm just going to save that money. So, then I can, like, give it to my parents. But until now, I'm still sending money to them.”

Paul speaks about sending money to his parents back in the Philippines:

“That's why, you know, um, before that I was expecting to change my life. Okay. So, you know, it will change as long as you work hard and it's happening now. And before I ended up for anything in the Philippines, now I'm sending money to my parents”

Another reason for financial barriers can be attributed to how sometimes immigrants hire immigration agencies to help with their applications. Onyx spoke about why immigrants may choose to pay agencies or immigration consultants.

“You know, the problem with the immigrants too. They don't know, they don't research. You know, they think that if it's non-profit, uh, organization that nothing can happen, they always rely on people that they pay because it's faster.

I cannot demand. You're not paying me. Yeah. But if you pay, you get a little, you know, you push, push a little bit, put some force in there. Well, it's been a while, but the thing is. It's not that consultancy is giving you that fricking visa approval. It's not them.

“(immigrants don't trust) Non-profits because they want, they, they want it fast. They thought because if you don't pay, you cannot demand.”

George spoke about how immigration consultants should be regulated.

“I have an idea because I know the market is free. So, I found that they are some private services, private services special for immigrants. Immigration adviser because they are charging a lot of money to the newcomers to complete the different process. For example, for one, for the processing of the work permit, they charge this person who is working with me. They charge \$950 and you can do that by yourself.

And sometimes it's easy. If you are smart, you can do it by yourself. Just download the forms, attach the document that proves - that they need like pictures, previous history, documents, documents and everything. So is another thing that the government can try to control. For example, like the gas. If you go to the gas station, they have a price similar price.”

The interviewees had similar sentiments (Appendix E) about immigration consultants, even though there were individuals who used them. Even though they may cost a lot, the interviewees who hired agencies did express how beneficial they were. However, some participants felt like they had no option because they did not know many people or were unaware of the NPOs offering services, thus leading to another barrier, loneliness.

Loneliness, mental health, and family separation were the third largest barrier. I grouped them together, because the way the interviewees talked about each one, seemed as if they coincide with each other. Some of the interviewees were separated from their families in hopes of bringing them here. Others were sent by their families. The table below shows what the interviewees said about being apart from their families, loneliness, and mental health.

Table 7 Loneliness, Family Separation, Mental Health

Name	Quotes
Brenda	So, in one month this large it's for me. I can overcome my loneliness if I don't talk to them. But when I talk to them on the phone that's it. I cry. Even here, it's better for me not talking to them. It just increases and important. Then I will talk to them. But not so important. I don't want to talk to them (in regard to her family back in the Philippines)
Catherine	um, work hard very much. So, for me, I've, in my own experience, I got anxiety and then depression.
Donna	I didn't want my family to come over because I just want to test the waters because I really don't know what's going to happen for me here... Until everything is okay. But back then, since I have will work for me, I can ask them to come over. You know what I mean?
Ethan	Well, I do have my mom's cousin here as well. And then I have one in Saskatoon. I have one in Winnipeg, have one in Toronto. But it's only just because I only have one sibling, which is my sister. But both of my parents are still in the Philippines.
Helen	We move... He arrived first because he wanted look for an apartment. And he was doing a PhD in the University. So, he arrived first around January, and then I came, like, a few weeks later.
Ingrid	because sometimes we are feeling alone, and we need more support. I think so because we don't know where or for my experience. Yeah. I was I was here just with my group of my job. I didn't have any even more people. And I was alone in that group, and I was trusting in them. And I needed to talk with them no more.
John	After four years after they come, my wife and my son
Melissa	I take my CELPIP. After a year, I got my permanent resident. After a month, I got my family.
Nancy	So, I knew some of his friends that some of them were Canadian cause he's older. So, he already had, uh, been here for, uh, four more years.
Paul	Yes. I moved by myself. I've been working here for about six years just by me. And then after I get, have my permanent residency, I get out of my family. I decided to grab my family.

For Ingrid, she was separated from her daughter with the intention of bringing her to Lethbridge. She recalls:

“My youngest daughter said yes, and I said, okay, I want to apply with her. But the lawyer said that was better to apply for me alone, and after for her. But that was a terrible experience because when they approved my work permit, I

packaged everything and wrap it fast. I needed to come here. And when I arrive here, I apply for her. But the immigrant, the office, the office say she was not in condition for coming here.

It was terrible because I have, I was waiting for her here. And I say, no, I can't to stay here alone because I have two daughters. And I can't to stay here alone without help. And we applied again because they said that she didn't have money to come here, and she didn't have money to stay here. And spend money here, and we say no, she's 15 years old. She won't be alone here. And I have money for her. And I think that they didn't read something because no good answer. She arrive here on April because we were assigned four months for her because she needed to do the exams or many things two times. And we needed to pay two times."

This is not the only time Ingrid has dealt with forms of misinformation. She reported that her employer told her that *"no, you don't need English. Doesn't matter because I say no. I am no speak in English, and I don't understand English. And she said, no, that doesn't matter because you don't need here, because you are speaking Spanish all the time."* She would be speaking Spanish most of the time because she worked at a Spanish-speaking school. However, when she arrived, she realized, *"I knew that I needed English all the time because they are speaking in English. And I didn't understand in the airport. And I said, 'what I need to do for that.'"*

Another incident of misinformation Ingrid experienced was when she first went to Lethbridge Family Services. LFS told her that she could start her permanent residence paperwork. However, when she approached her employer to get the necessary documents, her employer told her that *"I can't go over there. Because she said that the lawyer knows what you need? But one time I went to the family service, and she was no good. She (Her employer) was angry with me."* Her employer continued to ask her:

"'Why? You went over there, and you have no trust me?'. Then we say no for that because I want to have my permanent residence. And he (worker at LFS) said, no, you can do it now. I say, okay, but I needed to wait five years for applying for my permanent five years."

Ingrid needed to wait five years before applying because her employer would not give her the necessary documents to apply for permanent residence.

“I was like this (motioned being tied up) because I can't to find that in any place. And I needed to continue to work. She was paying so punctual. Yeah. She was so good with many things, but with other things. She was no good. And he was not happy on that. But I needed to stay over there five years. Almost six. I knew that I had my permanent residence. I quit.”

Aside from the misinformation from her employer, Ingrid also experienced microaggressions. She recalled a story of when she was at the mechanics to fix her windshield.

“One day that my glass, my car glass was broke and I went to the place that they needed to change the glass and I talked with the man over there and I said, no, sorry, I don't understand because he was speaking so fast. And I say that I don't understand, and he was so angry with me. and I said sorry, I don't understand.”

I asked the question about racism and discrimination because of an assumption that experiencing it would affect their trust in institutions or the people around them. Some of the interviewees experienced racism and discrimination and recall their stories in the table below. When asked if it affected their trust, most replied with a no. For Ingrid, she said that this incident did not affect her trust because she blamed it on not having confidence in her ability to speak English.

“No. That is, as I was no comfortable. When I was speaking in English. I was not. I didn't trust in me because I said, if I talk, maybe the people don't understand.”

Most of the interviewees reported not experiencing racism or discrimination (Appendix G). However, if they did, they indicated that it would not affect their trust in other people. Frank and Liam said similar things about one person not being able to affect their view of the whole population. Frank said:

“Not really, because one person doesn't define a large group of people.”

Liam echoed this statement with his:

“If it’s just one person saying something racist, that person is not the rest of the people. So, no. The answer is no. It doesn’t affect me.”

However, John and Nancy both experienced discrimination at their workplace. For John, this experience changed how he trusts *“some people... but it depends on their attitude.”* Nancy described this hesitancy to trust people more in depth:

“I would trust in my, my friends and stuff that, that didn't change. Yeah. I mean, it made it a bit, yeah. Like a bit of a barrier. Kind of like build this barrier and then I already okay. Then you pass through it depending on the person”

Trust was also brought up when talking about non-profit organizations. Nancy and Quinn talked about how they did not know about NPOs in Canada because it is unheard of for organizations to give free food from where they came from. Nancy tells us:

“Non-profit, but there's nothing like that in our countries. So far from there, at least in Mexico and stuff. So, it's like, it's not even something that you think of that you could seek. You don't trust them. You don't go there because, you know yeah. You can just get screwed with it. Something waste of time.

And then you hear about them, and you're like, okay, maybe I shouldn't, you know, and that's you have. No trust for them, because I like it's for me, it's like, why would they care enough about me?”

However, she did express that her view of trusting NPOs did change.

“I think so. I mean, now I know that they're (NPOS) trustworthy and they're, uh, doing the, their job and everything. Then I would definitely seek them, especially for paperwork like that, because I just need some reassurance sometimes.”

Quinn echoed this statement by telling us about Brazil:

“Well, it's also like for, in our countries, we don't really have that. It's not, it's not a thing, like free food, food, no way. I mean, in Brazil, we never knew that newcomers can have help. It's not our hometown, so I never thought they will have you something like that. Yeah. They will have something that will help us, like for example, food bank.”

Other barriers included the inability to work at the same skill level as they were in their home country. For example, George was a marketing executive in Colombia. He mentioned that one of the things he wants to see improve among the government or non-profit organizations is an easier way to become “professionals” in Canada. He tells us:

“You know what will be so, it could have been easier to stay here if the government, Alberta government - at least - has a program for professionals, because if you have a profession in your country and you are a good person, a hard worker and you can show your experience or demonstrate your previous experience with certificate or diploma or that kind of thing will be good if the Alberta government has kind of office or Department to process that information. And you can be the same here, because when I - if someone like me, comes here.”

Paul, Onyx, and Quinn shared the same experience Onyx was a general manager of a restaurant in the Philippines, but when she arrived, she worked as a team member at Tim Hortons. Quinn was a veterinarian in Brazil. Paul shared,

“Yeah. Even though I hold the dignity of computer engineering, but here I need to refresh my knowledge to study again. So that way I can pursue those knowledge. But, but in my case, I think I can't do that anymore. I said, no, although here it doesn't matter.”

Nonetheless, they did express that they are still grateful for being in Canada. For most of the interviewees, they expressed gratitude when reflecting on their experiences so far in Canada. Other barriers to having a successful settlement may be barriers that occur due to gender.

6.5. Parental & Gendered Differences

This section explores the gendered differences that arose during the interviews. However, I did not explicitly ask women to describe their situations, or how their experience differs from males' experiences. I wanted to observe if there were any differences in how women described

their settlement experiences, compared to men, in an unobtrusive manner. This section aids in answering my last research question:

RQ4: What unique challenges are faced by female immigrants in the Lethbridge settlement process? How can community resources better meet these needs?

Ultimately, I found that parents talked more about their children than their settlement experience. When speaking about NPO usage, they mentioned wanting resources to help them with their children. The table below highlights which are parents, and the table following showcases examples of parents speaking about their settlement experiences with their children.

Table 8: Interviewees as Parents

Name	Parental Status
Alice	Parent to two kids
Brenda	No
Catherine	Parent to two teenage daughters and a newborn son
Donna	Parent to a teenage son
Ethan	No
Frank	No
George	Stepfather
Helen	Parent to a baby son
Ingrid	Parent to two daughters (one is here, one is in Colombia)
John	Parent to a teenage son
Kate	No
Liam	Parent to a baby daughter
Melissa	Parent to two teenage daughters
Nancy	No
Onyx	No
Paul	Single dad to two teenagers
Quinn	No

The main difference I found with parents (Appendix L) is that their focus on settling in Canada was centred around providing for their children. For Helen, it changed when she gave birth to her son; she started looking for resources online and in people, such as making more friends that are moms or activities for her son to join.

“So, when I was working and babysitting, yes, I'm looking for things to do with the child. And I think on Facebook, I joined like a couple of places like the family center and the library and then the sports council they have an activities for kids. Maybe talking with other moms and things”

Donna and Ingrid were women who wanted to migrate to Canada due to better opportunities. For Donna, she did not want to move her family here until she was certain that they can all thrive in Canada.

“But knowing Canada, it's expensive to have three person to live, right? With all those expenses, like, rent, food, and anything. I'm just like, I want to be alone. And then once everything is settled and then I will ask you to come over”

Ingrid wanted to move here because she wanted her daughter to have opportunities that she may not have had in Colombia.

“And in this country, we have opportunities. We have a lot of things for my daughter, for me. Okay. For my daughter, too. I was thinking I think that especially I was especially thinking to my daughter because she always wanted to become a ballerina”

Although I anticipated gender differences, the issues that arose during the interviews were primarily centered on children. These experiences were expressed by men as well as women equally. There was no apparent difference between men and women during the interviews, which will be discussed later. However, for all the interviewees, it was essential to reflect on their settlement experience and understand how satisfied they were with their settlement experience.

6.6 Reflection

I asked the interviewees to reflect on their experience in the Lethbridge area and then asked them if their expectations have been met and if they were satisfied with their experience. For the most part, the interviewees were satisfied (Appendix M). Interviewees expressed how much they enjoy Canada or liked the people they have met or their coworkers. There are also

mentions of opportunities regarding future employment or education. It was evident they were also beginning to think about the future, which is discussed in the next chapter.

Those who spoke about expectations being met, like Onyx and Frank, spoke about having a job and community. Onyx spoke about how she wished she had come here when she was younger:

“You know, my only regret coming here is that came so older. It, if I gave early on, because I was happy back home, I have a good job, you know, I have the position and all, I thought that's what I wanted. Right. But eventually when I reached the top and I said, I want the family.”

Frank echoed this saying:

“They do. Like, Friends, I can get them here. Job. You know, you can live here as long as you have jobs like you can pay for your bills, you know, try to get a job. I met those”

However, for Kate and George, even though they had most of their expectations met, being in Lethbridge unearthed some understandings about Canada and Lethbridge that they did not expect. For George, it was the treatment of Indigenous peoples in Canada.

“I am only disappointed with the treatment of the First Nation. They need to do something with that people they need to do something, but nothing is perfect.”

For Kate, it was the political and demographic makeup of Lethbridge that shocked her when she first came.

“Yeah, they were they were met. Like, I found a job, like a determinate job here. I settled, we go to house, you know, like, say, because I have a boyfriend with Canadian. But yeah, I think the expectations are met. You know, I didn't know before coming that Lethbridge and Alberta was such a conservative like population. And I think that's like, just one other thing I don't like about this area, you know, like, they call it the Bible belt.”

Nonetheless, the interviewees talked about satisfaction and their hopes for the future in Canada. For example, Quinn simply stated that he and his wife will *“now try to make plans for our future.”* For Catherine, she thinks that Canada and Taber have met her expectations, stating,

"I like here in Canada" compared to the Philippines. When asked about satisfaction, she talks about going further with experience and thinking about her future in Canada.

"I need to ... As I say go further with this experience, when I, um, go working being healthcare aide. I want to go to school to be an LPN. 'Cause, for me, I was thinking for my baby, and then you need to think everything, how it goes o be like, um, to be settled. And I said, "Yeah, here in Canada, there are a lot of opportunity. And for me, um, go more goal in your life"

Overall, the interviewees expressed satisfaction with their settlement in the Lethbridge area. For most, they wished to continue living in the Lethbridge area because it has opportunity to grow. The next section discusses what these results mean in terms of how immigrants process their settlement experiences. Each research question is revisited, and the results are discussed using past literature and researcher thoughts.

Chapter 7: Discussion

The purpose of this chapter is to discuss the themes from chapter 6 that aided in answering the research questions. To begin, I review each research question. Then the themes that emerged from the interviews are examined in light of existing literature, with a focus on understanding the settlement process of new immigrants in the Lethbridge area.

7.1 Settlement Processes in the Lethbridge Area

This section focuses on the processes taken during the settlement experience. Here, the settlement process is examined using the three-step customer journey I chose for this research. Pre-purchase, purchase, and post-purchase are examined alongside the settlement process. Although the customer journey may not be necessary to share the findings of this research, the customer journey gives additional insight into how to improve non-profit communication to this population. Understanding when key points of communication occur within the settlement journey is the first step to improving communication. This aids in understanding themes such as obtaining information through word-of-mouth, the internet, and their employer. Therefore, using the customer journey to understand the results can help the marketer understand where in the settlement journey key points of communication take place, and who they need to target to access the immigrant population. This discussion addresses how processes differ depending on how immigrants came to the Lethbridge area. This section answers the first research question:

RQ1: What processes do immigrants follow during the settlement experience in Lethbridge?

By understanding themes such as word-of-mouth and community, the process taken by immigrants to obtain settlement resources can be understood. To review: the customer journey

has been used by marketing researchers to understand the steps leading a customer toward purchasing a product or service (Hamilton *et al.*, 2021).

With this research, I wanted to understand the steps leading immigrants toward using non-profit organizations for settlement resources. In the end, I hope to understand the processes of immigrants within the Lethbridge area and provide insight into how non-profit organizations can better support immigrants, thus improving the settlement experience.

During the pre-purchase/pre-immigration step of the customer journey, problem recognition happens first. They understand that there is a problem or need and a motivation to solve it (Belch & Belch, 2015). For most immigrants, finding resources like housing, employment, education, clothing, or food is their first problem when moving to a new country. The second step is information search, where the individual seeks information to solve their problem. This is crucial for non-profit organizations to understand because this is where immigrants are seeking information. The first six months of the settlement experience are crucial for migrants because they absorb new information. During this step, sources such as friends and family, the internet, or the workplace, become essential because they are the primary sources for obtaining settlement resources.

Obtaining Information. From existing literature, help during the settlement process can come from social support, which includes “interactions with family members, friends, and peers” (Simich *et al.*, 2005). From the interviews, the results reflect existing literature because those who use word-of-mouth obtained information and resources through their family who are already in the area, their friends who may have moved here before them, and coworkers they gained in the Lethbridge area. The survey further reflected this because word-of-mouth was the most used form of communication among the respondents.

Word-of-mouth (WOM) is a communication tool between individuals who trust each other (Caidi *et al.*, 2010; Mason *et al.*, 2020; Sirkul & Dorner, 2016). Word-of-mouth was crucial for some interviewees, for example, Donna, who pointed out that Filipinos asked for information every time they saw their Kababayans (translation: fellow countrymen). The literature is reflected in this because there is a preference among the immigrant community for obtaining information from those they trust within their community (Mason *et al.*, 2021; Simich *et al.*, 2005). However, it was also interesting to see that the circle of trust for the interviewees was relatively small. For example, Nancy would obtain rooms to rent through word-of-mouth from her friends. Quinn and his wife got their first car through their landlord.

The second most used source for information and resources was the internet. Websites such as Facebook, Kijiji, and Google were used to find information or resources during the settlement process. This is in alignment with the existing research. Immigrants use the internet to keep in touch with family back home, which was necessary for most of our interviewees. For example, Frank and Paul sent money to their families in the Philippines. Most interviewees spoke about how it was essential to keep in touch with their families in their home countries, which was further reinforced by the survey results, where most of the participants from the survey reported that messenger apps were the shared communication channel used.

The internet was also used to seek their settlement information (Mason *et al.*, 2020). Most interviewees used websites like Kijiji and Facebook Marketplace to obtain settlement resources such as housing and furniture. Some even learned about these websites through friends they made in Canada using word-of-mouth. For the interviewees, the internet was an essential resource for understanding where to obtain resources (Kijiji and Facebook) or to learn about

systems in Lethbridge; for example, the bus schedule and obtaining bus tickets had to be learned using Google.

Lastly, employers who hired and brought over their employees became resources and information sources. For John, Ingrid, and Donna, most of their essential needs were given by their employers. However, each case was different and maybe a crucial part of the settlement experience. These are different processes than those described by some existing literature. For example, Mwarigha (2002) describes settlement processes that include an intermediate stage where immigrants gain employment after obtaining basic needs such as shelter or language orientation. However, the interviewees told us about processes that were not as clear-cut. For example, John learned about health services and Canadian institutions like banks and schools from his employer. It was fascinating to hear about his process because the employer ensured that basic needs were covered, but they also provided an orientation for settling in Canada all at once. For Ingrid, her processes of the settlement differed. English was learned later in her settlement after obtaining primary resources from her employer. The difference between the two settlement journeys shows that they are not linear processes, nor can they be applied to everyone in a general population. Nonetheless, it also shows us that employers can be a vessel for passing on information from non-profit organizations, which could be partly due to the high use of word-of-mouth in the workplace.

When learning about NPOs such as Lethbridge Family Services, word-of-mouth was used extensively within communities. Most of our interviewees learned about Lethbridge Family Services (LFS) as a resource for help in applying for permanent residency. It is also interesting that most of those who used LFS did not count it as using a non-profit organization during their settlement process. The interviewees knew LFS was a resource for immigration papers but were

unaware of the other resources they provide. Thus, they went to their family, friends, or the internet for resources such as housing, employment, and even basic needs. If the source pool is limited, it may limit the knowledge and information quality of non-profit offerings. Since the interviewees were receiving information through those who have used limited resources, they were only aware of the knowledge and information that was known by the person who told them. For example, they did not know about other resources offered by LFS because the person who told them about LFS also needed to learn. Understanding this can allow non-profit organizations to use opportunities to educate new clients about the programs and services provided. Through the interviews, insight was gained by asking why immigrants used NPOs during settlement.

7.2 Non-Profit Organization Utilization during the Settlement Process

This section examines how the interviewees communicated with NPOs in the Lethbridge area during their settlement process. The key themes for this section include how they became aware of NPOs, the main uses for NPOs, and improvements they would like to see regarding NPOs. Finally, this section answers the second research question:

RQ2: How do immigrants communicate with and utilize local, community non-profit organizations during their settlement process?

Non-profit organizations empower immigrants by helping them throughout their settlement journey (Simich *et al.*, 2005). However, only one interviewee was contacted by an NPO because a friend gave Taber Adult Learning their number. Catherine shared how important Taber Adult Learning and her church were to her settlement process. Although Catherine speaks highly of her experiences with NPOs, most interviewees did not have a chance to experience the same level of help during their first few months of settlement. Again, it is important to reiterate that the first six months of the settlement process are crucial for learning about non-profit organizations and

the resources available. However, community non-profits include community-based ethnic organizations (Chekki, 2006), which interviewees talked about joining. For example, Frank and Ethan talked about how a Filipino Association organizes basketball tournaments. These tournaments become a hub for the Filipino community to exchange information and gain community, which is essential for immigrants to feel socially included in a new country (Mwarigha, 2002; Caldi *et al.*, 2010; Simich *et al.*, 2005).

Even though there was little to no variety of non-profit organizations interviewees were aware of, most interviewees did use NPOs during their settlement stay for several reasons. The main reason for NPO usage was to gain assistance or guidance completing immigration paperwork. Almost all the interviewees have heard of Lethbridge Family Services through word of mouth. Nancy and Liam were the only two who were unaware of LFS. Those who were aware of NPOs needed more knowledge of the organizations present in Lethbridge, in addition to the resources available. However, John noted that Flexibility Systems, a language non-profit in Lethbridge, advocated for his wife during her job interviews. This aligns with what the literature says about non-profit avocation and how non-profits can be used to eliminate system barriers such as language (Simich *et al.*, 2005; Evens & Shields, 2014).

Onyx mentioned that she used to volunteer at Streets Alive and the Soup Kitchen because her late partner volunteered there. She also mentioned that LFS helped her overcome a barrier when applying for her permanent residence papers. Since LFS provides the free service of checking papers, Onyx sought them out because “you don’t have to pay for them.” However, there may be an assumption that they may not do the job correctly because they are free. Paul spoke about how they wanted reassurance that their papers were being done correctly, which meant paying for an immigration consultant. George used LFS, and his application was not

accepted, thus he ended up paying for an immigration consultant. Just as people pay for convenience, non-profit organizations must communicate that the resources they provide are convenient and that there is little to no fee for their services.

However, there is a dangerous side to hiring immigration consultants. Immigration consultants are non-lawyers that may deceptively call themselves paralegals or practitioners (Karas, 2004). This practice is deceiving because immigrants may mistake them for lawyers even though they are mainly unlicensed (Karas, 2004; Schroeder, 2018). Aside from the legalities of their titles, immigration consultants have at times also been said to mishandle papers, prolong processes, and charge too much (Karas, 2004; Jones, 2014). George mentioned this during his interview, saying that the prices of hiring a consultant should be regulated by the government “like gas” because they charge thousands of dollars for their services. Due to the work of consumer advocates, law enforcement officials, and pressured politicians (Karas, 2004), the Canadian government has attempted to put policies in place. This includes providing legal advice as a non-lawyer, which does require a license through the Immigration Consultants of Canada Regulatory Council (Schroeder, 2018). This requirement was seemingly implemented with the assumption that requiring a license would deter people from charging too much or pretending to be a lawyer. Non-profit organizations can also use this to educate predatory behaviour if a client still wishes to pay for application services.

However, there were other suggested improvements from the interviewees for non-profit organizations in the Lethbridge area. Information, awareness, and offering more resources were the three improvements that the interviewees suggested for NPOs. Information requires letting people know about the programs themselves. For example, Donna suggested having brochures for people arriving in the Lethbridge area. Awareness is an overall awareness of the non-profit

organization; this suggestion usually includes mass advertising like billboards or bus station posters. George suggested that someone at the non-profit organizations be designated to contact immigrants and inform them of the non-profit organization network present in Lethbridge. Finally, those who suggested more programs wanted to lessen financial and housing barriers. These suggestions may be beyond the resources NPOs have available, as NPOs face barriers as well. Existing literature suggests that addressing and serving the needs of migrant populations can be difficult because of the organizations' small size (Agrawal *et al.*, 2021), amplified in a smaller city. In addition, size may cause settlement workers to play different roles throughout the journey (Drolet & Robertson, 2011). However, the lack of knowledge could be due to barriers the immigrants experienced.

7.3 Settlement Barriers

This section addresses and discusses the language barriers the interviewees faced during their settlement process. This section discusses trust and racism and how they create or preclude social inclusion and eventually lead to a successful settlement. This discussion answers the third research question:

RQ3: What are the settlement barriers faced by immigrants in Lethbridge, and how can they be addressed to facilitate settlement?

Despite the interviewees finding employment in the Lethbridge area, a few expressed that their current employment is different from their previous employment in their home country. For example, Helen was in early childhood education and now works as a babysitter. George was a marketing professional in Colombia but now works in a factory. Interviewees expressed that more education had to be completed before they could obtain careers like the ones they had in their home country. The barrier of having a different career affects immigrants financially but

also affects their settlement satisfaction. There are limited bridging programs, and for those that exist, information is also limited.

Before discussing other barriers, such as language, I would like to review generalized trust because barriers may change the level of trust one would have with their surroundings or the people one meets. Generalized trust is essential for immigrants and their integration with their host country. It creates identification, belonging, and commitment (de Vroome *et al.*, 2013). Most interviewees have generalized trust because they believe in the "benevolence of human nature in general" (Glanville & Paxton, 2007, p. 230). However, for interviewees such as Nancy, encounters with discrimination created a barrier that only falls if she gets to know the person more. De Vroome (2013) explains that those in the immigrant population who lack trust may not be fully able to integrate within their host country. For Nancy, this may be true since she expressed a desire to leave Lethbridge for a larger city like Calgary, with a more diverse population. However, having generalized trust may lead individuals to discount or downplay racism and discrimination. We see this when discussing the language barrier.

Language was the most significant barrier faced by interviewees during their settlement experience. This barrier could have hindered their ability to create trust and social inclusion because they may have experienced racism or discrimination due to the inability to express themselves in English entirely (Wilks & Wu, 2019), thus not wanting to talk to others. This result echoes a study by Usha George (2002), where African newcomers in Toronto expressed that language training was one of the critical settlement needs.

In this research, the interviewees discussed in depth why language is a barrier. For example, John told us that his experience would have been entirely different if he had known English. In the case of Ingrid, she recalled experiencing discrimination because mechanics did

not understand her. Reflecting on the experience, Ingrid said it was her fault for not being able to speak English.

Ingrid's self-blame was not the only instance where in the context of racism and discrimination, the interviewee would blame themselves or find other reasons as to why they may be experiencing racism and discrimination. For example, some interviewees would blame themselves or justify discrimination because "this was not their country." George and Catherine expressed that they were newcomers and justified discriminatory actions and words as "territorial." This may create distrust depending on racial or cultural groups (Alesina & Ferrara, 2002; Delhey & Newton, 2003; Dinesen, 2011). However, this aligns with how important generalized trust is for immigrant populations because they are most likely to see themselves as "outsiders" (Biloudeau & White, 2014).

Listening to their experiences of racism and discrimination affected me because it reminded me of how my parents would justify racist and discriminatory experiences. For most of my childhood, if we had encountered racism or discriminatory comments, my parents would have brushed it off. They did not want to cause trouble or show that it affected them. However, this caused me to accept microaggressions throughout my adolescence. University was the first time I learned about microaggressions, how destructive they are, and the nuances behind those aggressions. That is when I taught my parents that we should stand up for ourselves and that it is not okay to accept those racist or discriminatory remarks.

Having generalized trust may have led the respondents to brush off instances like this because they may believe that not everyone acts the same way. I do not want to downplay experiences of racism or discrimination; however, from personal experiences, I can understand why some interviewees may have blamed themselves or said this is not "their country," based on

my own family experience. Nonetheless, the interviewees generally did not have discriminatory experiences with non-profit organizations. However, there was hesitancy towards non-profit organizations due to cultural differences.

In terms of trust, Nancy and Quinn expressed that they may have felt hesitant to trust non-profit organizations because they did not "have anything like this" in their respective countries. They expressed that they could not understand why organizations would be giving food for free, and if this occurred in their country, they would assume it to be a scam. This helped me recognize a prior assumption on my part. I assumed interviewees would have background knowledge of the extensive non-profit organization network in the Lethbridge area before moving here. However, the interviews showed that some did not. As Liam stated, "If you didn't know about TV, how could you miss it." This quote reflected the sentiments of other interviewees who learned about non-profit organizations' resources later in their settlement. However, despite not knowing about NPOs or the resources they offer, settlement satisfaction was positive among the interviewees.

7.4 Settlement Satisfaction

To reflect on the settlement experience and discuss the post-settlement experience, I wanted to explore settlement satisfaction. The Canadian Government has established the definition of settlement in hopes of understanding what it means to have a successful settlement (Li, 2003). The Canadian Government has described the concept of integration and settlement as a process that allows "immigrants to become productive members and develop close relations with mainstream society" (Li, 2003, p. 3; IRCC, 2017).

All the interviewees expressed satisfaction with their settlement process. Liam was the only one who said that now that he is aware of non-profit resources, he is unsatisfied because it

could have been better. However, some wished that they could find more of a community. For some, they wished that they could have more friends from different cultures. This aligns with the idea of social inclusion. Social inclusion is when shared values enable individuals and groups to trust each other and therefore work with each other (OECD, 2007). Quinn, for example, highlighted this by sharing that a friend brought him to the food bank. However, due to a lack of knowledge, Quinn assumed that the food bank was only for people who were permanent residents and therefore needed to learn that they could have accessed the resources as well.

Even though there was a general positive expression towards settlement satisfaction, there may have been a demand effect when asked about satisfaction. Demand effects occur when participants answer or act according to what they believe is appropriate behaviour (Zizzo, 2008). Interviewees in this study understood that their answers would be anonymous. By the time we reached this section of the interview, we had established a relationship based on the ease of conversation and body language; it felt as if the interviewees knew they could disclose their feelings. This leads me to believe that there was little or no demand effect occurring and that the interviewees were expressing their true feelings honestly and not answering with what they thought I would want to hear.

Misinformation was another theme that arose during interviews. Past literature on misinformation surrounding immigration was focused on refugees (Gerver, 2017), where governments gave refugees wrong information in the hope of population control. Other past research reports on misinformation in politics and how immigrants can become susceptible to it (Hameleers, 2022; Morosoli *et al.*, 2022). However, the misinformation the interviewees alluded to was from their employers. Not only did Quinn express being misinformed or not informed about resources, but Ingrid expressed being misinformed by her employer.

This misinformation caused a three-year setback for Ingrid. Not only did her former employer misinform her about applying for permanent residence, but she also told her not to go to Lethbridge Family Services and instead use an immigration lawyer. When recalling this story, she seemed suspicious that her employer misled her about when she was eligible to apply for permanent residence. It was also interesting that the employer wanted Ingrid to use a lawyer of her recommendation over going to a free service such as Lethbridge Family Services. During the interview, Ingrid suspected that the employer wanted to keep her employed for longer, thus telling her that she needed to wait. In addition, Ingrid wondered if there was a professional relationship between the employer and the lawyer because her employer insisted on using the lawyer over LFS. This misinformation prolonged Ingrid's settlement journey and cost her thousands of dollars more than she intended.

However, the employer may not have known immigration rules as well as they thought, or they have experienced misinformation themselves and are relaying information they believe is true. The employer may have also had a terrible experience with LFS and had the intention of helping Ingrid. Since we do not know the true intentions of the employer, intentionally misleading Ingrid or making a mistake are both possibilities in this situation. However, the misinformation hurts immigrants, further demonstrating that there should be more information on non-profit resources and immigration processes to prevent misinformation.

George recalled when he was misinformed about a signature on his immigration forms from Lethbridge Family Services. Although he appreciated the help LFS provided, George told us that he did not return because he did not want his papers and PR application to be further delayed. Unintentional misinformation also had consequences for immigrants; for some, they would rather pay extra to ensure that their immigration papers would be received well and on

time. Nonetheless, most interviewees were grateful for being in Canada and the experience was meeting their expectations.

At the beginning of my research, I was interested in examining gendered difference in the settlement process. As the interviews went on and the results emerged, I saw that gendered differences were hard to detect, and in turn, I understood that parental or family separation was a large factor for different settlement processes and needs.

7.5 Women's Perspectives

Before starting this research, I wanted to understand if the settlement experience differed due to gender. This led to the last research question:

RQ4: What unique challenges are female immigrants facing in the Lethbridge settlement process? How can community resources better meet these needs?

Existing literature explored women migrating for varied reasons (Delara, 2016). This could be seen with Donna, who wanted to move to Canada in hopes of finding a better future for her family, but she wanted to move before bringing her family along to ensure that this was the right place for them. Women who moved with their children spoke highly of the support they received from the community. Catherine, for example, spoke about how the community from her church and Taber Adult Learning allowed her to become less stressed about feeding her children. This is important because she was not working at the time; her husband was the sole provider for their family. This is the case for many women, who may have to depend on their husbands who move for work (Zhu, 2016). Helen also moved to Canada due to her husband. Although she encouraged the move, due to language barriers she faced in Germany, she followed her husband to Lethbridge because of a Ph.D. program he was starting.

These differences in the women's settlement experience may cause loneliness, anxiety, and depression (Zhu, 2016; Delara, 2016). For Ingrid and Catherine, loneliness and anxiety were part of their settlement experience because of barriers such as language and finances, and for Ingrid, being separated from her daughter caused anxiety. She recalls:

"Sometimes we are feeling alone, and we need more support. I think so because we don't know where or for my experience. Yeah. I was here just with my group of my job. I didn't have any even more people. And I was alone in that group, and I was trusting in them."

However, there were interviewees such as Paul and John who also experienced unhappiness or anxiety over being separated from their families before their families rejoined them in Lethbridge. Thus, suggesting that parents, regardless of gender, shared similar experiences. For John, it was four years before he brought over his wife and son, and for Paul, it was six years until he was able to bring his family. Loneliness and mental health can be experienced by those who are separated from their families, regardless of gender. For example, we interviewed mothers who were separated from their children to come to Canada. Not only were they experiencing loneliness, but their spouses were also taking care of the children as well as working. Parents also spoke of their children as being a priority during their settlement experience. The children were often their motivation to move and continue to live in Canada. Therefore, from the results of these interviews, I did not see a difference in settlement experience defined by gender. The settlement experience of parents was different and therefore presented different needs.

Overall, this research helped me identify my own pre-existing assumptions on the topic. For example, I assumed that women would centre their immigration experience on their children, whereas I found that men also worked in Canada to ensure that they could bring their families and reunite. In Donna's case, she was the person who migrated to Canada while her husband

took care of their son in the Philippines. Overall, having done this research gave me insight into immigration and the difficulty it must be to start over in a new country.

7.6 Researcher's thoughts

I knew I had to acknowledge my own personal biases or assumptions before starting this project. I have not experienced immigrating to a different country; however, I experienced it by proxy – through family members, coworkers, and my partner. After having done this research, I have gained more respect for those who migrate to a different country, especially when they must learn a new language. My parents did not really talk about their settlement experiences (an interview I would like to conduct with them after this research), so I had no idea of the hardships immigrants experienced. I assumed that everyone knew about non-profit organizations or at least the network of NPOs available in Canada. However, when reflecting, I was not even aware of the full extent until very recently. For example, while pursuing my undergraduate degree, I was not aware of the food bank the University of Lethbridge provided for their students. In fact, one year, my roommates and I sold a textbook so we could buy groceries for dinner that evening. Imagine being unable to neither understand nor speak English; finding a non-profit organization might not have crossed your mind.

Topics I wanted to talk about with the interviewees include the barriers to finding employment in Canada equal to what they had in their home country. For me, this was important because I worked with plenty of immigrants in the fast-food industry. I was working with someone who was a neurosurgeon in Pakistan, and I often thought about the systemic racism in immigration here in Canada. This research showed me others who also were employed below their skill level, apparently due to issues related to being immigrants. Helen talked about this and how it does seem like discrimination.

Another interesting topic that arose from the interviews was their views on how the Indigenous peoples in Lethbridge were treated. I suppose this was an assumption I did not even realize for myself. My assumption was that immigrants would be aware of Canada's history; however, that was not the case. Further understanding of my personal assumptions and biases allowed me to open myself to different perspectives uncovered during this research. In addition to my own growth in understanding the immigrant experience, this research offers broader implications as well.

7.7 Implications

My main aim of this study was to understand the settlement process of immigrants during their settlement in the Lethbridge area, specifically seeking to understand how they learn about local non-profit organizations and if they use the resources provided. Although I cannot generalize the results for all immigrants, I have insight that can be applied practically to non-profit organizations or city governments. I also believe that this study has theoretical implications for future research to fully understand the immigrant experience. It is important to understand this population because it is growing, but also necessary in Canada. This section discusses the theoretical contributions this research alludes to and the practical implications that can be taken away from the survey.

Theoretical Contributions. This study offers a unique recombination of the literature between marketing and immigration. It uses the customer journey and marketing tools to understand the immigrant settlement journey, using the customer journey as a lens to understand key touch points for communication between non-profit organizations and immigrants. This research builds on the understanding of the customer journey. It highlights how the customer

journey can be applied to the settlement process of immigrants, for example, showing that the first six months of the settlement process are vital for communicating the resources available.

The results of this study build and coincide with the results and recommendations from Usha George (2002). That study discussed how the delivery of needs for immigrants should be done in a two-step process, the first being a pre-immigration preparation before arriving in Canada, and the second being a continuation of these services, including specialized services provided by ethnic organizations in Toronto. My study, in comparison, highlights the needs and how different migrant groups can obtain settlement services. In addition, I have continued to explore this topic further by looking at non-profit organizations and the customer journey and providing a marketing perspective on the settlement experience.

Furthermore, I wanted to understand the importance of word-of-mouth during the settlement process, and this topic was approached through interviews and a survey. In addition to my attempt in the survey to quantify how vital word-of-mouth was, the interviewees also expressed how often they received settlement resources and learned about non-profit organizations through word-of-mouth. Past literature explores how word-of-mouth is used because people trust their inner circles (Davis & Miller, 2002; Rashid *et al.*, 2013); it is also extensively used by immigrants for obtaining resources throughout their settlement journey.

Practical Implication. From my study, the interviewees expressed that learning about resources early is best for a better chance of usage in the first six months to a year. Here, information needs to reach immigrants. In marketing, brand awareness is critical (Gustafson & Chabot, 2007). Even though they may not use the resources now, they are aware of the organization if needed. Creating awareness through brochures, information packages, or even

introduction videos for immigrants can communicate the knowledge they need to understand that there are resources for their settlement journey. These resources are not only for immigrants receiving them, they can also be resources immigrants share with friends who need them. This is because word-of-mouth is a crucial communication tool used by immigrants in the Lethbridge area.

For the participants in my research, information was learned mainly through word of mouth. These interviewees often learned of resources through family and friends, and were more likely to use resources if recommended by someone they trust. Fortunately, interviewees gave suggestions for reaching out to community leaders. Social media like Facebook is used regularly by interviewees and can be used to provide information to a larger audience. What's App was also used by the interviewees and can be used for text reminders and information. The clarity in messaging is important to communicate that immigrants can use the resources offered; this is because many interviewees were unsure about qualifying to receive the resources. Also, learning that language is the most significant barrier is helpful because it highlights that communication cannot be successful if it cannot be understood. Having information in different languages not only can convey messages more clearly, but it would also have a more extensive reach – especially if immigrants are learning English. Although this research offers valuable practical implications, some limitations should be addressed.

7.8 Limitations

This research has some limitations. Although there was a sample size of 17 interviewees, I followed relatively narrow criteria for who was interviewed. I did not interview current temporary foreign workers, refugees, or asylum seekers. This was due to my limited ability to interview more vulnerable populations as a novice researcher. I also chose an age group over 21

because I wanted interviewees responsible for obtaining resources such as housing and employment. Another limitation was choosing two ethnic categories for focus, Latino/Hispanic and Filipino. I chose the two because they were the fastest-growing immigration groups within the Lethbridge area. However, there were no apparent significant differences between the groups, which makes me wonder if I would see cultural differences if I opened the sample to include everyone.

Another limitation was the interview process for some. In the beginning, I could have been more assertive and less shy to ask questions. I required a couple of interviews to be fully confident in my interview skills and ask tough questions or ask them to explain how they were feeling fully. I also should have asked specific questions about women's experiences or difficulties throughout their settlement journey. This would have led to actual answers rather than basing this assessment on my own inferences developed by looking for differences in the overall interviews. I feel like, in the future, my interviews will have greater depth and more insight. Furthermore, this research uncovered topics that can be researched in the future.

7.9 Future Research

In terms of communication between non-profit organizations and immigrants in Canada, extending this research to cover all racial groups would be interesting. Smaller cities or towns would be beneficial because there is less migrant presence than in larger cities, however immigration in small towns is growing. There are also fewer resources in smaller cities and towns than in bigger cities, thus an even greater need for efficient resource deployment. Therefore, there needs to be additional research in smaller towns. Since more immigrants are moving to smaller cities and towns, this may increase the need for settlement resources and

become a way to establish a properly functioning system for immigrants to receive settlement resources.

In terms of immigration and education, it was interesting to see that learning about Indigenous history is needed. Understanding Indigenous people's generational trauma should be part of the orientation when moving to Canada. It should not be assumed that immigrants already know the history of Canada. It would be interesting to know immigrants' views on how they can learn about the history and their thoughts about it. Many countries have somewhat parallel situations with experiences of colonization so immigrants may come from differing perspectives depending on their own past paradigm.

Future research working with the populations I did not interview in this study is needed. Understanding the processes of refugees and asylum seekers and how youths and children feel during their settlement process would be beneficial. It would be interesting also to see if they can be vehicles of information through school or their social media. An in-depth view of gendered differences can also be conducted by interviewing women. Immigrants belonging to the LGBTQAI+ community can also be a topic for future research because their settlement processes may differ, especially in small cities or rural towns where acceptance may be more limited.

Chapter 8: Conclusion

In this research I use the customer journey as a lens to examine the immigrant settlement experience in the Lethbridge area. It also is an interdisciplinary study, using marketing concepts and tools to understand the settlement experience of new immigrants better. Furthermore, I explore how the immigrant population shares knowledge and through what communication channels. By understanding how immigrant populations in this area communicate and share information in the first few years of settlement, community non-profit organizations can improve communication and delivery of settlement services and resources. The findings of this research offer non-profit marketing implications that organizations can use to increase immigrant satisfaction with the settlement process. Therefore, this research uniquely contributes to exploring parallels between the customer journey and the settlement experience.

Throughout this research, I asked four research questions, the first pondering the settlement processes of immigrants. My findings show that the first year is significant for non-profit organizations to reach out with information about the resources available to immigrants. In addition, the importance of community, family, and friends cannot be stressed enough. Having a community is where information is shared, and the individual feels social inclusion. From here, word-of-mouth is crucial in communicating information. Furthermore, word-of-mouth is how most interviewees learned about non-profit organizations and the resources available to them.

Understanding how immigrants utilized NPOs, answered my second question, examining the utilization of non-profit organizations by immigrants. From this exploration, I discovered that non-profit usage was low among the interviewees. Most used non-profit resources to help with immigration paperwork such as permanent residency, visa, or citizenship papers; however, all who went to an NPO for immigration paperwork were unaware of the other resources they

offered. To combat this, the interviewees offered suggestions such as reaching out to community leaders to spread information, increasing advertising to increase awareness, or offering resources to combat barriers such as finances. However, if there is no knowledge of the extensive non-profit networks in Canada, people would not know what to look for in the first place, thus creating a barrier from the beginning of the settlement process.

Barriers varied from individual to individual. However, my third question wanted to understand immigrants' barriers in the Lethbridge area. From the interviews, we learned that language and financial barriers were the ones most encountered by immigrants. Language barriers contributed to experiences of discrimination and racism, which for some, affected their overall trust toward others. On the other hand, most of the interviewees had a good sense of generalized trust. Trust may have been why some participants did not use NPOs. In addition, being unaware of the non-profit network and its offerings due to cultural differences may cause hesitation when trusting non-profits in Canada.

Lastly, there was some insight gained into the experiences of women and parents in the Lethbridge area. My research showed that whoever is in a parental role has different settlement experiences, regardless of gender. However, this result may have been due to the lack of questions explicitly asked of the women.

Overall, learning about the settlement experience gives practical insight into non-profit marketing and the improvements organizations can make to serve immigrant populations fully. Immigration is an integral part of Canada. Immigration is needed economically and socially, and it shapes Canadian culture. Having a successful settlement is beneficial not only for those who move here but also for Canada as a whole. Small cities or rural towns more accessible to

immigrants will create diversity, which may lead to these small cities and towns thriving and growing.

References

- Abu-Laban, Y. (1998). Welcome/stay out: the contradiction of Canadian integration and immigration policies at the millennium. *Canadian Ethnic Studies = Etudes Ethniques au Canada*, 30(3), 190-210.
- Agrawal, S., Pradeep, S. (2021). Does community size matter in the settlement process? Experience of Syrian refugees in Lethbridge, Alberta, Canada. *Journal of International Migration and Integration*, 22, 653-572.
- Akchin, D. (2001). Nonprofit marketing: Just how far has it come? *Nonprofit World*, 19 (1).
- Alesina, A., La Ferrara, E. (2002) Who trusts others? *Journal of Public Economics*, 85(2), 207-234. DOI: [https://doi.org/10.1016/S0047-2727\(01\)00084-6](https://doi.org/10.1016/S0047-2727(01)00084-6).
- Alharahsheh, H. H., & Pius, A. (2020). A review of key paradigms: Positivism vs. interpretivism. *Global Academic Journal of Humanities and Social Sciences*, 2(3), 39-43.
- Arnett, D.B., German, S.D., Hunt, S.D., (2003). The identity salience model of relationship marketing success: The case of non-profit marketing. *Journal of Marketing*, 67, 89-105.
- Arnott, D.C. (2007). Trust – current thinking and future research. *European Journal of Marketing*, 41(9), 981-987.
- Alreck, P.L., Settle, R.B. (2004). *The Survey Research Handbook*. 3rd ed. McGraw-Hill Irwin.
- Alberta (n.d.). *COVID-19 public health actions*. <https://www.alberta.ca/covid-19-public-health-actions.aspx>
- Azungah, T. (2018). Qualitative research: deductive and inductive approaches to data analysis. *Qualitative Research Journal*, 18(4), 383-400.
- Beaupré, G., & Qadeer, S. (2022, February 8). *Tips to manage full-time school and part-time work*. Canadian Immigrant. <https://canadianimmigrant.ca/careers-and-education/tips-to-manage-full-time-school-and-part-time-work>
- Belch, George E., Belch, Michael A. (2015). *Advertising and Promotion: An Integrated Marketing Communications Perspective*, 10th ed. New York: McGraw-Hill Education.

- Benson-Rea, M., & Rawlinson, S. (2003). Highly skilled and business migrants: Information processes and settlement outcomes. *International Migration*, 41(2), 59-79.
- Bilodeau, A., White, S. (2016). Trust among recent immigrants in Canada: Levels, roots and implications for immigrant integration. *Journal of Ethnic and Migration Studies*, 42(8), 1317-1333.
- Boenigk, S., Fisk, R., Kabadayi, S., Alkire, L., Cheung, L., Corus, C., & Smidt, N. (2021). Rethinking service systems and public policy: a transformative refugee service experience framework. *Journal of Public Policy & Marketing*, 40(2), 165-183.
- Carson, D., Gilmore, A., Perry, C., & Gronhaug, K. (2001). *Qualitative Marketing Research*. Sage.
- City of Lethbridge. (2016). *Lethbridge community outlook 2016-2023*.
<https://www.lethbridge.ca/Doing-Business/Planning-Development/Documents/Lethbridge%20Community%20Outlook%202016-2023.pdf>
- Canada.ca. (2019). *2020 Annual report to parliament on immigration*. Immigration, Refugees and Citizenship Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/annual-report-parliament-immigration-2020.html#wb-cont>
- Canada.ca (2021). *Canada welcomes the most immigrants in a single year in its history*. Immigration, Refugees and Citizenship Canada. <https://www.canada.ca/en/immigration-refugees-citizenship/news/2021/12/canada-welcomes-the-most-immigrants-in-a-single-year-in-its-history.html>
- Canada.ca (A) (2017). *Information for immigration levels. Settlement and integration consultation, 2017*. Immigration, Refugees, and Citizenship Canada.
https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/backgrounder-online-survey-invitation_en.pdf
- Canada.ca (B). (n.d.). *Find free newcomer services near you*. New Immigrants.
<https://www.cic.gc.ca/english/newcomers/services/index.asp#table1caption>
- Caidi, N., Allard, D., & Quirke, L. (2010). Information practices of immigrants. *Annual review of information science and technology*, 44(1), 491-531.
- Caidi, N., & Allard, D. (2005). Social inclusion of newcomers to Canada: An information problem? *Library & Information Science Research*, 27(3), 302–324.

- Canfield, D. D. S., & Basso, K. (2017). Integrating satisfaction and cultural background in the customer journey: A method development and test. *Journal of International Consumer Marketing*, 29(2), 104-117.
- Campbell, D. (2020). *Migration prospects for Canada's small to mid-sized cities during and after the pandemic*. CERC in Migration and Integration. https://www.ryerson.ca/cerc-migration/migration_prospects
- Campbell, J. L., Quincy, C., Osserman, J., & Pedersen, O. K. (2013). Coding in-depth semistructured interviews: Problems of unitization and intercoder reliability and agreement. *Sociological Methods & Research*, 42(3), 294-320.
- Campbell, Q. (2022). *Feedlot operators continue to deal with worker shortage*. Global News. <https://globalnews.ca/news/8759590/feedlot-operators-worker-shortage-support/>
- Chai, J., Dibb, S. (2014). How consumer acculturation influences interpersonal trust. *Journal of Marketing Management*, 30(1-2), 60-89.
- Chekki, D.A. (2006). *Immigrant and refugee serving organizations in a Canadian city: An exploratory study*. PCERII Working Paper Series. <https://winnspace.uwinnipeg.ca/bitstream/handle/10680/843/Immigrant%20and%20Refugee%20Serving%20Organizations%20in%20a%20Canadian%20City.pdf?sequence=1&isAllowed=y>
- Choudhury, S., Fishman, J. R., McGowan, M. L., & Juengst, E. T. (2014). Big data, open science, and the brain: lessons learned from genomics. *Frontiers in Human Sciences*, 8, 239.
- Crosier, A., & Handford, A. (2012). Customer journey mapping as an advocacy tool for disabled people: A case study. *Social Marketing Quarterly*, 18(1), 67-76.
doi:10.1177/1524500411435483
- Davis, R. C., & Miller, J. (2002). Immigration and integration: Perceptions of community policing among members of six ethnic communities in central Queens, New York City. *International Review of Victimology*, 9(2), 93-111.
- Delara, M. (2016). Social determinants of immigrant women's mental health. *Advances in Public Mental Health*, 1-11. <https://doi.org/10.1155/2016/9730162>
- De Jong Gierveld, J., Van der Pas, S., & Keating, N. (2015). Loneliness of older immigrant groups in Canada: effects of ethnic-cultural background. *Journal of Cross-Cultural Gerontology*, 30(3), 251-268.

- De Keyser, A., Lemon, K. N., Klaus, P., & Keiningham, T. L. (2015). A framework for understanding and managing the customer experience. *Marketing Science Institute Working Paper Series*, 85(1), 15-121.
- De Vroome, T., Hooghe, M., & Marien, S. (2013). The origins of generalized and political trust among immigrant minorities and the majority population in the Netherlands. *European Sociological Review*, 29(6), 1336-1350.
- Dinesen, P. T. (2013). Where you come from or where you live? Examining the cultural and institutional explanation of generalized trust using migration as a natural experiment. *European Sociological Review*, 29(1), 114-128.
- Delhey, J., & Newton, K. (2003). Who trusts? The origins of trust in seven societies. *European Societies*, 5(2), 93-137.
- Drolet, J., & Robertson, J. (2011). "In the smaller city, a settlement worker wears many hats": understanding settlement experiences in Kamloops, British Columbia. Citizenship and Immigration Canada. http://publications.gc.ca/collections/collection_2011/cic/Ci2-1-8-2011-eng.pdf.
- Duncan, H. (2003). Social inclusion, social capital, and immigration. *Canadian Issues*, (n/a).
- Dulock, H. L. (1993). Research design: Descriptive research. *Journal of Pediatric Oncology Nursing*, 10(4), 154-157.
- Dyck, I., & McLaren, A. T. (2004). Telling it like it is... gender, place and multiculturalism in immigrant women's settlement narratives. *Gender, Place and Culture*, 11(4), 513-534.
- Edelman, D. C., & Singer, M. (2015). Competing on customer journeys. *Harvard Business Review*, 93(11), 88-100.
- Elliot, R., Yannopoulou, N. (2007). The nature of trust in brands: a psychosocial model. *European Journal of Marketing*, 41(9/10), 988-998.
- Eng, K.J., Woo, B.K.P. (2015). Knowledge of dementia community resources and stigma among Chinese American immigrants. *General Hospital Psychiatry*, 37(1), e3-e4.

- Evans, B., & Shields, J. (2014). Nonprofit engagement with provincial policy officials: The case of NGO policy voice in Canadian immigrant settlement services. *Policy and Society*, 33(2), 117-127.
- Fraiman, M. (2019). *The long history of 'go back to where you came from' in Canada*. Maclean's. <https://www.macleans.ca/history/the-long-history-of-go-back-to-where-you-came-from-in-canada/>
- Fung, S. C., & Leung, A. S. M. (2014). Pilot study investigating the role of therapy dogs in facilitating social interaction among children with autism. *Journal of Contemporary Psychotherapy*, 44(4), 253-262.
- Gagnon, E. (2022, January 28). *Settling the West: Immigration to the Prairies from 1867 to 1914*. Pier21.ca. <https://pier21.ca/research/immigration-history/settling-west-immigration-to-prairies>
- George, U. (2002). A needs-based model for settlement service delivery for newcomers to Canada. *International Social Work*, 45(4), 465-480
- George, U., Fong, E., Da, W. W., & Chang, R. (2004). *Recommendations for the delivery of ISAP services to Mandarin speaking newcomers from mainland China*. Toronto: Joint Centre of Excellence for Research on Immigration and Settlement. http://atwork.settlement.org/downloads/atwork/isap_mandarin_final_report.pdf
- Gerver, M. (2017). Paying refugees to leave. *Political Studies*, 65(3), 631-645.
- Geyskens, I., Steenkamp, J.B. E.M., Kunmar, N. (1997). Generalizations about trust in marketing channel relationships using meta-analysis. *International Journal of Research of Marketing*, 15, 223-248.
- Ghosh, A., Varshney, S., Venugopal, P. (2015). Social media WOM: Definition, consequences, and inter-relationships. *Management and Labour Studies*, 39(3), 293-308.
- Glaeser, E. L., Laibson, D. I., Scheinkman, J. A., & Soutter, C. L. (2000). Measuring trust. *The Quarterly Journal of Economics*, 115(3), 811-846.
- Glanville, J.L., Paxton, P. (2007). How do we learn how to trust? A confirmatory tetrad analysis of the sources of generalized trust. *Social Psychology Quarterly*, 70(3). 230-242.

- Gunn, C. (2021). *Afghans being resettled in Lethbridge with help of immigrant services*. Lethbridge News Now. <https://lethbridgenewsnow.com/2021/09/17/afghans-being-resettled-in-lethbridge-with-help-of-immigrant-services/>
- Gupta., P., Harris, J. (2010). How e-WOM recommendations influence product consideration and quality of choice: A motivation to process information perspective. *Journal of Business Research*, 63 (9-10) 1041-1049.
- Gustafson, T., & Chabot, B. (2007). Brand awareness. *Cornell Maple Bulletin*, 105(1)
- Hameleers, M., & Van der Meer, T. G. (2020). Misinformation and polarization in a high-choice media environment: How effective are political fact-checkers? *Communication Research*, 47(2), 227-250.
- Harrison, R. L., & Reilly, T. M. (2011). Mixed methods designs in marketing research. *Qualitative Market Research: An International Journal*, 14(1), 7-26.
- Henderson, A. (2004). The settlement experiences of immigrants (excluding refugees) in New Zealand: An overview paper completed for the Auckland regional settlement strategy. *International Pacific College*. https://www.researchgate.net/profile/Anne-Henderson-4/publication/268410105_The_Settlement_Experiences_of_Immigrants_Excluding_Refugees_In_New_Zealand_An_overview_paper_completed_for_the_Auckland_Regional_Settlement_Strategy/links/561cbaf908ae78721fa1fff8/The-Settlement-Experiences-of-Immigrants-Excluding-Refugees-In-New-Zealand-An-overview-paper-completed-for-the-Auckland-Regional-Settlement-Strategy.pdf
- Hendriks, M., Burger, M.J. (2020). Unsuccessful subjective well-being assimilation among immigrants: The role of faltering perceptions of the host society. *Journal of Happiness Studies*, 21, 1985-2006.
- Hoffman, D. L., Novak, T. P., & Peralta, M. (1999). Building consumer trust online. *Communications of the ACM*, 42(4), 80-85.
- Hofstede, G., & Bond, M. H. (1984). Hofstede's culture dimensions: An independent validation using Rokeach's value survey. *Journal of Cross-Cultural Psychology*, 15(4), 417-433.
- Holley, P., Jedwab, J. (2019). *Welcoming immigrants and refugees to Canada: The role of municipalities*. Coalition of Inclusive Municipalities: Fostering Equity and Diversity. <https://bcrefugeehub.ca/toolkit-lgbtq2-inclusiveness-toolkit-for-inclusive-municipalities-in-canada-and-beyond/>

- Hudson, S., Thal, K. (2013). The impact of social media on the consumer decision process: Implications for tourism marketing. *Journal of Travel & Tourism Marketing*, 30(1), 156-160.
- Immigration Refugees and Citizenship Canada (IRCC). (2017). *Information for immigration levels, settlement, and integration consultation*. <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/reports-statistics/evaluations/settlement-program.html#1-2>
- Iyamu, T. (2018). Collecting qualitative data for information systems studies: The reality in practice. *Education and Information Technologies*, 23(5), 2249-2264.
- Johnson, D.S., Grayson, K. (2005). Cognitive and affective trust in service relationships. *Journal of Business Research*, 58(4), 500-507.
- Johnson, E. P. (2016). Put a little honey in my sweet tea: Oral history as quare performance. *Women's Studies Quarterly*, 51-67.
- Jones, K. (2014). 'It was a whirlwind. A lot of people made a lot of money': The role of agencies in facilitating migration from Poland into the UK between 2004 and 2008. *Central and Eastern European Migration Review*, 3(2), 105-125.
- Jossart-Marcelli, P. (2013). Ethnic concentration and non-profit organizations: The political and urban geography of immigrant services in Boston, Massachusetts. *International Migration Review*, 47(3), 730-772.
- Karas, S. R. (2004). Immigration bar under attack in Canada: Regulation of consultants sets dangerous precedent. *International Legal Practices*, 29, 163.
- Kalich, A., Heinemann, L., Ghahari, S. (2015). A scoping review of immigrant experience of health care access barriers in Canada. *Journal of Immigrant and Minority Health*, 1, 697-709.
- Kelliher, F. (2011). Interpretivism and the pursuit of research legitimisation: an integrated approach to single case design. *Leading Issues in Business Methods*, 1(2), 123-131.
- Kim, B. (2001). Social constructivism. *Emerging Perspectives on Learning, Teaching, and Technology*, 1(1), 16.
- Kolter, P. (2017). Why broadened marketing has enriched marketing – commentary. *Academy of Marketing Science Review*, 8(1), 20-22.

- Laczniack, R.N., DeCarlo, T.E., Ramaswami, S.N. (2001). Consumers' responses to negative word-of-mouth communication: An attribution theory perspective. *Journal of Consumer Psychology*, 11(1), 57-73.
- Lemon, K.N., Verhoef, P.C. (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69-96.
- Lethbridge County. (n.d.). *Communities*. <https://www.lethcounty.ca/p/communities>
- Lethbridge Local Immigration Partnership. (2021) *Who are we?* <https://lethbridgeimmigration.ca/get-involved/lethbridge-lip>
- Lethbridge Family Services (n.d.). *About Us*. <https://www.lfsfamily.ca/content.php?p=43>
- Lethbridge Family Services (2020). *Lethbridge Family Services Annual Report*. <https://www.lfsfamily.ca/docs/files/LFS%20Annual%20Report%202020.pdf>
- Lethbridge Family Services News (2020). *United Way announces \$405K in local funding*. <https://www.lfsfamily.ca/content.php?n=287>
- Lethbridge Public Library (n.d.) *Home*. <https://www.lethlib.ca>
- Ley, D., & Hiebert, D. (2001). Immigration policy as population policy. *Canadian Geographer/Le Géographe Canadien*, 45(1), 120-125.
- Li, P.S. (2003). *Deconstructing Canada's discourse of immigrant integration*. PCERII Working Paper Series. <http://www.urbancenter.utoronto.ca/pdfs/elibrary/Cda-Discourse-Immigrant-Int.pdf>
- Statistics Canada. (2003). *Longitudinal Survey of Immigrants to Canada (LSIC)*. <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&Id=6812>
- McCoy, L., Masuch, C. (2007). Beyond "entry-level" jobs: Immigrant women and non-regulated professional occupations. *International Migration & Integration*, 8, 185-206.
- Mason, R.B. (2008). Word-of-mouth as a promotional tool for turbulent markets. *Journal of Marketing Communications*, 14(3), 207-224.
- Mason, A., Salami, B., Salma, J., Yohani, S., Amin, M., Okeke-Ihejirika, P., & Ladha, T. (2021). Health information seeking among immigrant families in Western Canada. *Journal of Pediatric Nursing*, 58, 9-14.

- McHugh, M. L. (2012). Interrater reliability: the kappa statistic. *Biochemia Medica*, 22(3), 276-282.
- Michael, Y. L., Farquhar, S. A., Wiggins, N., & Green, M. K. (2008). Findings from a community-based participatory prevention research intervention designed to increase social capital in Latino and African American communities. *Journal of Immigrant and Minority Health*, 10(3), 281-289.
- Moorman, C., Deshpande, R., Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing*, 57(1), 81-101.
- Morosoli, S., Van Aelst, P., Humprecht, E., Staender, A., & Esser, F. (2022). Identifying the drivers behind the dissemination of online misinformation: a study on political attitudes and individual characteristics in the context of engaging with misinformation on social media. *American Behavioral Scientist*, 00027642221118300.
- Mueller, R.E. (2005) Mexican Immigrants and temporary residents in Canada: Current knowledge and future research. *Migraciones Internacionales*. 3(1).
- Mwarigha, M.S. (2002). *Towards a framework for local responsibility: Taking action to end the current limbo in immigrant settlement- Toronto*. Urban Planning and Development Services. <https://maytree.com/wp-content/uploads/SummaryTowardsAFrameworkForLocalResponsibilityMwarighaMS2002.pdf>
- Newbold, K. B., Wayland, S., Wahoush, O., & Weerakoon, Y. (2021). Canadian's attitudes toward immigration in the COVID-19 era. *Migration Letters*, 18(4), 401-412.
- Nikkei Cultural Society. (2019). *History of Japanese Canadians*. URL: <https://nikkeiculturalsociety.com/japanese-canadians-history/>
- O'Connor, C., & Joffe, H. (2020). Intercoder reliability in qualitative research: debates and practical guidelines. *International Journal of Qualitative Methods*, 19, 1609406919899220.
- OECD. (2007). *Insights: Human Capital*. <https://www.oecd.org/insights/37966934.pdf>
- OECD. (2011) *Model survey questionnaire on how to monitor trust in official statistics*. <https://www.oecd.org/sdd/50021100.pdf>
- Oliver, R.L. (1998). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, 17(4). 460-469.

- Opinko, D. (2020). *Farmers can still bring in temporary foreign workers, but may need locals more than ever*. Lethbridge News Now. <https://lethbridgenewsnow.com/2020/03/31/farmers-can-still-bring-in-temporary-foreign-workers-but-may-need-locals-more-than-ever/>
- Palka, W., Pousttchi, K., Wiedemann, D.G (2009). Mobile word-of-mouth – A grounded theory of mobile viral marketing. *Journal of Information Technology*, 24, 172-185.
- Pope, J.A., Sterrett, I., Asamoah-Tutu, F. (2009). Developing a marketing strategy for nonprofit organizations: An exploratory study. *Journal of Non-Profit and Public Sector Marketing*, 21(2), 184-201/
- Preston, V., Murdie, R., Wedlock, J., Agrawal, S., Anucha, U., D'Addario, S., & Murnaghan, A. M. (2009). Immigrants and homelessness—at risk in Canada's outer suburbs. *The Canadian Geographer/Le Géographe Canadien*, 53(3), 288-304.
- Radford, P. (2007). A call for greater research on immigration outside Canada's three largest cities. *Our Diverse Cities: Rural Communities*, 3, 47-51.
- Rashid, R., Gregory, D., Kazemipur, A., & Scruby, L. (2013). Immigration journey: a holistic exploration of pre-and post-migration life stories in a sample of Canadian immigrant women. *International Journal of Migration, Health, and Social Care*, 9(4), 189-202.
- Richmond, T., & Shields, J. (2005). NGO-government relations and immigrant services: Contradictions and challenges. *Journal of International Migration and Integration/Revue de L'integration et de La Migration Internationale*, 6(3), 513-526.
- Reitz, J. G. (2007). Immigrant employment success in Canada, part I: Individual and contextual causes. *Journal of International Migration and Integration/Revue de L'integration et de La Migration Internationale*, 8(1), 11-36.
- Rosenbaum, M.S. (2017). How to create a realistic customer journey map? *Business Horizons*. 60(1), 143-150.
- Ruiz, W. (2006) *Latin American Canadians*. The Canadian Encyclopedia. <https://www.thecanadianencyclopedia.ca/en/article/latin-americans>
- Ruttan, G. (2015). *Immigrant settlement in Lethbridge*. Galt Museum. <https://www.galtmuseum.com/news/2015/12/16/immigrant-settlement-in-lethbridge>

- Saunders, B., Sim, J., Kingstone, T., Baker, S., Waterfield, J., Bartlam, B., & Jinks, C. (2018). Saturation in qualitative research: exploring its conceptualization and operationalization. *Quality & Quantity*, 52(4), 1893-1907.
- Schroeder, K. (2018, November 27). *Ghost consultants and Canada's immigration system*. LawNow Magazine. Retrieved January 2, 2023, <https://www.lawnow.org/ghost-consultants-and-canadas-immigration-system/>
- Scott, P., Scott, T., Stokes, P., Moore, N., Smith, S. M., Rowland, C., & Ward, T. (2017). The consumer journey in the digital age-the challenges faced by destination and place marketing agencies. *International Journal of Digital Culture and Electronic Tourism*, 2(1), 28-45.
- Shields, J., & Alrob, Z. A. (2020). *COVID-19, migration and the Canadian immigration system: Dimensions, impact and resilience*. Toronto: York University. <https://bmrc-irmu.info.yorku.ca/files/2020/07/Summary-Report-COVID-19-and-Migration-Paper-Final-Edit-JS-July-24-1.pdf>
- Shields, J., Drolet, J., & Valenzuela Moreno, K. A. (2016). Immigrant settlement and integration services and the role of nonprofit service providers: a cross-national perspective on trends, issues and evidence. *RCIS Working Paper*, 2016(1).
- Shuva, N. Z. (2022). "Everybody thinks public libraries have only books": Public library usage and settlement of Bangladeshi immigrants in Canada. *Public Library Quarterly*, [10.1080/01616846.2022.2074244](https://doi.org/10.1080/01616846.2022.2074244)
- Sirdeshmukh, D., Singh, J., & Sabol, B. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing*, 66(1), 15-37.
- Siebert, A., Gopaldas, A., Lindridge, A., & Simões, C. (2020). Customer experience journeys: Loyalty loops versus involvement spirals. *Journal of Marketing*, 84(4), 45-66.
- Simich, L., Beiser, M., Stewart, M., Mwakarimba, E. (2005). Providing social support for immigrants and refugees in Canada: Challenges and directions. *Journal of Immigrant Health*, 7(4), 259-268.
- Scott, P., Scott T., Stokes, P., Moore, N., Smith, S.M., Rowland, C., Ward, T. (2017). The consumer journey in a digital age: the challenges faced by destination and place marketing agencies. *International Journal of Digital Culture and Electronic Tourism*, 2(1), 28- 45.
- Sirikul, P., & Dorner, D. (2016). Thai immigrants' information seeking behaviour and perception of the public library's role during the settlement process. *Library Review*, 65(8-9), 535-548.

- Statistics Canada. (2017). *Lethbridge [Population centre], Alberta and Alberta [Province]* (table). *Census Profile*. Retrieved, February 11, 2021, <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
- Statistics Canada (A). (2021). *Immigrants and non-permanent residents*. https://www150.statcan.gc.ca/n1/en/subjects/immigration_and_ethnocultural_diversity/immigrants_and_nonpermanent_residents
- Statistics Canada (B). (2021). *Economy*. <https://www.canada.ca/en/immigration-refugees-citizenship/campaigns/immigration-matters/track-record.html#economy>
- Statistics Canada (C). (2021). *Immigration matters in health care*. <https://www.canada.ca/en/immigration-refugees-citizenship/campaigns/immigration-matters/growing-canada-future.html>
- Statistics Canada (D). (2017). *Immigration and ethnocultural diversity: Key results from the 2016 Census*. <https://www150.statcan.gc.ca/n1/daily-quotidien/171025/dq171025b-eng.htm?indid=14428-1&indgeo=0>
- Statistics Canada (E). (2013). *The general social survey: An overview*. <https://www150.statcan.gc.ca/n1/pub/89f0115x/89f0115x2013001-eng.pdf>
- Statistics Canada. (2022). *COVID-19*. <https://www.statcan.gc.ca/en/covid19>
- Stewart, M., Shizha, E., Makwarimba, E., Spitzer, D., Khalema, E. N., & Nsaliwa, C. D. (2011). Challenges and barriers to services for immigrant seniors in Canada: “You are among others but you feel alone”. *International Journal of Migration, Health, and Social Care*, 7(1), 16-32.
- Smith, G. (2017). *Philippines represents one in four new immigrants living in Lethbridge: Census*. Lethbridge News Now. <https://lethbridgenewsnow.com/2017/10/25/philippines-represents-one-in-four-new-immigrants-living-in-lethbridge-census/>
- Southern Alberta Ethnic Association (SAEA). (n.d.). *Home*. <https://www.saea.ca/index.asp>
- Sweeney, J., Soutar, G. (2007). Factors influencing word-of-mouth effectiveness: receiver perspectives. *European Journal of Marketing*, 42(3/4).

- The NonProfit Times. (2019). *5 challenges non-profit marketers face*.
<https://www.thenonproffitimes.com/sponsored/the-fundamentals-of-marketing-engagement-sponsored-content/>
- Tuite, A. R., Fisman, D. N., & Greer, A. L. (2020). Mathematical modelling of COVID-19 transmission and mitigation strategies in the population of Ontario, Canada. *Canadian Mental Health Association Journal*, 192(19), E497-E505.
- United Nations. (n.d.) *Social inclusion*. Department of Economic and Social Affairs.
<https://www.un.org/esa/socdev/rwss/2016/chapter1.pdf>
- United Way Lethbridge & South Western Alberta. (n.d.) *About Us*.
<https://lethbridgeunitedway.ca/about-us>
- Velavan, T. P., & Meyer, C. G. (2020). The COVID-19 epidemic. *Tropical Medicine & International Health*, 25(3), 278.
- Walton-Roberts, M. (2005). "Regional immigration and dispersal: Lessons from small- and medium-sized urban centres in British Columbia." *Canadian Ethnic Studies / Études Ethniques Canadiennes*, 37, 3, p. 12-34.
- Wilkes, R., Wu, C. (2019). *Immigration, discrimination, and trust: A simply complicated relationship*. Frontiers Sociolog. <https://www.frontiersin.org/articles/10.3389/fsoc.2019.00032/full>
- Yesufu, A.O. (2005). *The gender dimensions of the immigrant experience: The case of the African Canadian women in Edmonton*. University of Calgary Press.
https://prism.ucalgary.ca/bitstream/handle/1880/48644/UofCPress_AfricanDiaspora_2005_Chapter07.pdf?sequence=15&isAllowed=y
- Zhu, Y. (2016). Immigration policy, settlement service, and immigrant mothers in neoliberal Canada: A feminist analysis. *Canadian Ethnic Studies*, 48(2), 143-156.
- Zizzo, D. J. (2010). Experimenter demand effects in economic experiments. *Experimental Economics*, 13(1), 75-98.

Appendix A: Expectations of Lethbridge and Canada

Name	Quote
Alice	“Our expectation was safety here is better for the kids, there are schools nearby, and everything is here”
Brenda	“I know people are nice and quiet, like not so much traffic and the beauty outside – it’s different.” “And also, I know I heard so many things about Alberta. They say it’s very hard in here to find a job, it’s cold and everything.”
Catherine	“Oh, my expectation is I am rich and settle everything. But the thing is when I came here, um, from the very start, it’s so hard. ‘Cause, um, your mind is, “Oh, I’m here in Canada and become rich or like that.” But when I, when I started ... My husband told me before when he was work, he was in the, in the, we’re in the Philippines, he told us that working in Canada is not an easy job. But later on, um, if you have hardworking, a hard person, you can go on, you can ... Um, don’t be id- what they call it? Don’t be lazy all the time.”
Donna	“I didn’t set an expectation. My expectation is really hard. I set my mind that it’s going to be hard. You’ll be alone, you’ll be by yourself.”
Ethan	“My expectation was, I don’t know, because I was so young back then. But my expectation is like, lots of buildings, like of course, you’re going to make lots of money. That’s it.”
Frank	“Expectations number one is snow. I believe it’s a great nation, but I expected parties and stuff, I did not envision more complex stuff”
George	“Expectations? First World. You know, because in Latin America and our poor countries, we are supposed to the third world. So better future, more money, no violence, no a lot of problems, and a better quality of life” “I have lots of expectations about the First Nation people, and I was really sad to see how they live.”
Helen	“I thought because of the language; it was going to be easier to find friends and interact, besides that I didn’t learn too much about Canada until I arrived.”
Ingrid	“No, I didn’t think of any”
John	“But when I come to Canada, I don’t know nothing about”
Kate	“I was expecting Canada was like a very tolerant place, very multicultural, very Liberal, yeah”

Liam	“My expectation, well, unconsciously it was to meet kind people. I try not to live with too many expectations.”
Melissa	“I didn’t expect the only thing I was shocked was maybe the climate, and like the benefits, because I never had that in Qatar”
Nancy	“I sort of had an idea I think of what the people, well, were like in the culture. But it was definitely a whole other thing, to experience it right? Like coming here and being around it”
Onyx	“Well, my expectations first, honestly, it’s not about the money. I just wanted to prove that I can be away from home because I was a failure for a year because I didn’t make it in Singapore”, “Plus I’m really looking for a family of my own”
Paul	“That’s why, you know, before that I was expecting to change my life. Okay. So, you know, it will change as long as you work hard – and it’s happening now.”
Quinn	“Another thing they told us was that everybody had (illegible). And what was the name of that belt? That like the Cowboys. Oh, like big ones. Yeah, just big belt buckles, and boots and jeans.”

Appendix B – Community

Name	Quote
Alice	"Oh yeah. There's a Filipino community here. It's like our group, when there is an occasion, for example, Canada Day, we gather. It's usually held in someone's house, like our house."
Catherine Donna	"Just some friends, co-members in our church that we met in Manitoba." "We don't want to go into a big community because we don't want to be, like a private. We don't want any dramas or anything. So just basically, we just stay on our own bubble. So, we provide support to each other. Yeah."
Ethan	"And yeah, Filipino community here is very big. So, like every year before, COVID they always have, like, the basketball tournaments. Yeah. That's how I knew a lot of people because I play through my friends, yeah. And then they asked me to just play in University, Lethbridge College. And then they asked me to play in Filipino leagues. And a lot of Filipinos are supporting that event. So, a lot of people are watching it. Yeah."
Frank	"Oh, yeah. Like, you know, being social in Lethbridge. For me, it started with sports, basketball. That's where it spreads. Because when there's desk, you know, pre-COVID when there's the basketball leave in Lethbridge, people are going their families. They gather in in the event. And that's where they met each other. They're hosting. Some are hosting lunch after that, where everyone can get together. It's a good experience, too. And it's a good cost because people can get to know each other. And it's an event where people can be awesome"
George	Regarding being a part of the Latin Group on Facebook "Yes, on Facebook."
Kate	"I was part of the Lethbridge bee enthusiast. I Work with insects. We meet once a week and just have presentations about bees. And in this frame, we collect, like, seeds for bee friendly plants and give them to environmental Lethbridge for them to do this week, the seeds swap and stuff like that. And then I was part also of and ethnic group me Colombia it's called is a group that we share Colombian culture, and we have dances."
Melissa	"Nah, not a lot of friends. I mean, I have, but it's not that like in Calgary anywhere I go, I like to have friends."
Nancy	"Um, it was just so easy to <i>get along</i> with the international people and getting to know them from like all over the place. So yeah, it was mostly international students that I met and say hanging out and, and they were all great."
Onyx	"I only got some community, my friends, my boyfriend, my family back home."
Paul	"No, just working and working. I guess some friends, I have Filipino friends."

Appendix C – Language as a Barrier

Name	Quote
Catherine	<p>“So that thing that I try. I try the YouTube, the basic English for the kids. I watch all the time in Netflix, there's a subtitle. And I, in front of the mirror, you must have to try to open your mouth and try to understand what they saying. And then later on, um, step-by-step. ”</p> <p>“You must have to do that 'cause every time we need to apply different company or different, um, whatever or store here, you need to speak in English.”</p>
Ethan	<p>“Because I don't know my English. And that's why I always ask my friends.”</p>
	<p>“Because some of them are like forties and they don't want to go back to school for them to learn English. So. So that's why they are only staying in one company, because in my opinion, they can't find a different job or a better opportunity because they are not that confident on speaking to other people.”</p>
	<p>It was hard for me. That's why I told my manager just to keep me in and at the back in the kitchen. So, then I don't have to talk to people because it's hard the way how I improve my English. It's because I surround myself with Canadians as well. I didn't, like, limit my myself with just Filipinos or things like that. And then when I was working in (fast food restaurant), I was talking with Canadians with my co-workers. And then they started to put me in front. So that's how I enhance my English. I practice it. And then I always talk to yeah. Now I love talking to a lot of people. Yeah. I guess that's how you practice it, or you enhance your yeah.</p>
	<p>Yeah. Of course. It's just for me. Until now, there is like a language barrier, even though, if you know a lot of English right now, there's still a language barrier. It's kind of a little bit intimidating when you talk to Canadians because I'm not saying all of these people, but most of them based on my experience, it's so intimidating when they talk to Canadians because they don't have this confidence to talk to these people because they're the ability of speaking English is so limited, right?</p>
Frank	<p>Yeah, I'm able to practice more at work. I adjusted well at work because all the people there we have to speak English, of course, because it's not just the Filipinos there that we work with. Of course, it's a good experience, too, that I work with the Filipinos, because some of the stuff that I don't understand. They translate it for me because it's difficult when you're trying to learn the job, and at the same time, you're trying to adjust your language. So it's kind of pretty difficult for me.</p>
George	<p>Oh, yes, a lot that opened my mind about Canada. So go to College to study in a group of conversation group like in the library or in a church or something like that that opened your mind to this country. So that kind of English groups are very important because you can understand that you are not alone here. There are another person with your same status immigrant really important the ESL program.</p>
Ingrid	<p>But before I came to talk with meet anybody, because I can't to talk in English and I can't to understand what was bad for me. Because when I was in my country, I talked with my boss and I was coming here to teach Spanish. I can't to study English and I can't to study nothing here. And I can't to communicate with other people- it was terrible for me because I-D-I don't understand English and I didn't understand English.</p>

John	This is really important if you come to Canada, English. Because if you have English to understand or communicate with another, everything is more easy. Everything.
Melissa	because I was like, I liked that job working in Ferguson. Cause before. I cried. Yeah. I appreciate it because I, first of all, I can't speak English. I cannot understand English and like, how can I tell them? That they got to bring the food fast and good.
Onyx	“My late partner is really happy. Very proud, very proud because you would practice (how to speak English) with him. Oh yeah. Almost every day.”
Quinn	But the worst, the first time you were here and you don't speak English. Yeah. So you were showing the money and they are saying whatever you had – deal. Anyway, here you come here. You don't speak English. You don't know anything. you are baby here that you don't speak or do you understand what I mean? Like, yeah. Starting over, start over. Yeah. Start over. So sometimes you are speaking with someone. The person is looking you and you can see the person not understand anything that you are saying

Appendix D – Finances as a Barrier

Name	Quote
Brenda	It is happening, you know, all this financial, it's like rising. It's expensive. I know. I'm lucky I have savings
Catherine	Um, you need to save a money. Because we've been here for six months. So yearly, you have a money from the government because I have two child. Save, save, save. Because you need to pay one-fourth. Uh, I think 5% of that amount. So we bought this house 175,000. So you need to 10,500 and that ... Kathleen: For down payment? For, for, for the down payment, from the attorney. From the attorney, expensive eh. 'Cause you have ... Your thinking is that you have lots of bills to do. bills every now and then. Bills or credit card and everything and stuff. And then, if you have time, go relax
Donna	cause it's hard when you're working and then plus the expenses, whatever you can just to make it easier for you not to. Because when you are applying for papers, you pay for the fees and the fees is expensive because you will pay everything per head. So it comes from your pocket. And one job is not enough, actually, but you're only allowed to have one job, right? Yeah. So if you don't have savings, if you don't save, how can you be able to supply all the fees associated when you're doing your immigration?
Ethan	It's actually, I don't know, because before I was really jealous because I am surrounded with a lot of Filipinos, right. Especially like young adults, like 20 years old to 28 years old. So I was really jealous with them because they are all like they are whatever they make, they spend it. All right. But me, I have to save some money for me to give to my parents. Right. And I think that helps me to become more responsible with my finances. And then I met a lot of Filipinos through work as well. So it's actually a big help for us because as an immigrant, we didn't know anything about finances, right. Because we thought, like, Philippines and Canada when it comes to finances is all the same. But all the rules here, all the laws here, are all different. So that's when I knew that if you do this, you're gonna get this. If you save up this much money after two years after three years, you're gonna you're gonna get this, you're going to at least make your money working for you.
George	About the still lifestyle. Yes. Was pretty similar to what I was I had on my mind because I was researching previously the lifestyle. Yes. I was thinking that when I come here. I will get a lot of money, but it was not real. I'm going to Canada and I will be rich. No, you had to work too hard, but everything is expensive. You are getting dollar, but you have to pay dollars everywhere. So life style. Yes. Money. No. People. Yes. I like in general, I like people here, the immigrants and every kind of all kinds of people.
Helen	But you can also get subsidy, for example, for daycare if you need and you match like the, how do you say? Like if you have a low income, I don't know. You are a single parent and things like that you can get a subsidy and then it gets better. But for that we cannot get subsidy. Yeah. I think those are expensive and day care is expensive. And then University also expensive. Yeah. Especially for international people
Ingrid	Because I arrived here with a couple thousand. Yeah. But I didn't have a lot of money. And that was another expectations. We thought that maybe we have more money here. And it's true. I can live with my money here, in my country I can't to live with my money. Okay. She gave me that. And then she loan me money to buy a car. Yeah. I needed to pay everything, but. But I have that advantage. Yeah. Because he was good for her. She was so nice with me in that in that time.

I discovered the value village because I didn't have a lot of money. And I went to the value village and bought one jacket for her and winter boot.

John Because I tell people I come to Canada just to work. And when I get retired and come back my country for sure, because the life is expensive and the way it is, I don't like it. So the reason I come here is that towards the one thing.

Onyx I should say. Um, money-wise uh, if you spend it here, it's not enough. It's not enough. It's no, but if you bring it back home, it is more, it is more valuable. But here I could say I'm only here to work.

Appendix E – Using Hired Agencies for Immigration Papers

Name	Quote
Donna	All information is coming from you, some Filipinos, or they will hire someone, like an agent or like a consultant. And basically you have to pay them, and then they will do their thing. But all information is coming from you might as well, you know, do it for yourself. It's free anyway. I don't have to spend so much. It's expensive. I heard from my friends getting a consultant is expensive. You pay three to five thousand.
Ethan	So we decided to hire... what do you call that... We went to an agency, and then we pay, like, 4000 to 4500 for them to process all the papers. I did not know the name of the agency, but I know the name of the woman. Her name is Cathy. I think he has an office in downtown, and he has a few employees as well. And most of them are Filipinos as well.
George	<p>I have an idea because I know the market is free. So I found that they are some private services special for immigrants. Immigration adviser because they are charging a lot of money to the newcomers to complete the different process. For example, for one, for the processing of the work permit, they charge this person who is working with me. They charge \$950 and you can do that by yourself.</p> <p>And sometimes it's easy. If you are smart, you can do it by yourself. Just download the forms, attach the document that proves - that they need like pictures, previous history, documents, documents and everything. But they charge \$5,000. And I have a co worker from Mexico that he had paid more than \$40,000 just to be a permanent resident. 40,000. So is another thing that the government can try to control. For example, like the gas. If you go to the gas station, they have a price similar price.</p>
Paul	<p>A lot of my friends are just that thing, but me. I'm so lazy too. I thought to myself, I'd rather to pay then to process coming into.</p> <p>So I don't want to make the mistakes I'd rather to pay to because in that case, If you did one mistake, one paper, mistakes, the paper coming back on. So you might get to redo it again from the start, everything all over again. So I don't want to do that. So I rather to pay installment then to, you know, then, then my paper back to me. Um, my employer helped me do the process to find the consultant immigrate, immigrate immigration in current. Yeah. Yeah. I do use the year. I like a lawyer so I just pay like every month, some like installment payment, just to finish the processing.</p>

Appendix F: NPO Improvements

Name	Improvement	Quote
Donna	Information	<p>I think they have a website. Right. But I haven't been to the website or maybe some brochure information, or. I don't know, maybe at the airport or something. Like when you arrive there sometimes there's like some. But all you can see is those maps. Yeah. So I guess maybe some brochures that to put in together with those tourist. Even you're just visiting or at least you can take it home and then read it.</p> <p>Maybe employers like this where employers is the main thing for immigrants to come in here. Right. Maybe because we have commerce here, like Chamber of Commerce. I mean, Chambers of commerce can help to disseminate all the information that hey, employers we have Lethbridge, Family Services and non-profit organization can help you if you do have some foreign workers, because there are the main, like source. Yeah.</p>
	Offering of More Resources	<p>Like, basically, I'm very self-sufficient. Like, like, what I need is just all information because the maybe a better housing for foreign workers, because when you go by yourself, one room is 400 then, right. I mean, if maybe a government or family services, like, what do they have now? Basically, if you're a low income, they provide you a low-income housing. Right. If they will just give one area for foreign workers, at least community. If you're all Filipinos, there are like, you will feel that you're in the same, back home costing maybe a little help for you to settle down.</p>
Ethan	Information	<p>Maybe in my opinion, let's say they can. Let's say we have a Filipino community here like they can contact whoever is the there's like a President there. They can always do that. And then they can always offer their services through. I think that's because even my friends, they didn't know anything about organization here. All they know is came from the people that they work with. They hang out with. They didn't know that there is a lot of options for them.</p>
George	Awareness	<p>Because I don't know how they can reach you because they don't know about me. So we'll be good. This is important. Yeah. Good question. Will be important if Lethbridge family services, if they have access to the immigrant information, for example, a database and they have one person to check. Check in the database all the time. I say, okay, who is here? George here. So they can called George and say we know that you are here. You are temporarily visitor. You need something. We are here. We are here because maybe some. Some people they don't know about, like me. I didn't know about the other.</p>
Helen	Awareness	<p>Actually, maybe more advertisement? So you know, they exist and maybe it depends where you are coming. Like maybe the University they have better. I know they have immigration offices for a student. So maybe they can also help. But if you come here as a worker or with a working visa, maybe the immigration office can give you a and some resources like a paper or so. So I don't know how you do that, actually, because they also have so many applications. And I think one has to be the one looking for resources or help.</p> <p>If you wait that they come and tell you like you can. This is I think that's not going to happen. It will take a long time for sure. A ton. Yeah. I don't know how you can do that. It would be a government. But maybe as a city just to put some Advertisement around the city. And also, I think you get to know more things when you</p>

		start to talk with people and people give you information like, oh, you can look here and there or get this newspaper, get this magazine when they show things.
Ingrid	Information	I think that the people when arrive here need more information. And I think that is good to know about the organization and that information. I think that that you need to receive that information with the visa. Yes. If you have that information with the visa, you can go with the people or you, you know. Okay.
Kate	Information	So maybe a little bit more of finding a way to give information to newcomers it will be good because I think the services are very good. Just so people know where to find information and who to ask
	Awareness	Or maybe there is, like a way that they can do registry with the City. Maybe the city can't send information to people that I moving into Lethbridge from other countries or even from other cities. Right.
Liam	Awareness	I would like to say that, about family service... It would have been nice to receive a message with some links, some information – main information.
Melissa	More Resources	Yeah. I think they need more resources because Lethbridge is getting bigger and bigger.
Nancy	Information	I think they (the university) should at least like send an email with all this information. I don't know. I never thought. I never got any, maybe like this student orientation. Yeah. I think we, we never really got much help from them (the university).
	Awareness	I think they (LFS) could definitely do better if they have all this information, just reach, I mean, reach out even like go and like knock on doors late, you know, like, oh, are you doing okay? Uh, you know, that's so. It's not a huge population in Lethbridge and I bet lots of money goes towards them for doing that. So just reaching out
Onyx	Awareness	(On NPOs in Lethbridge) Well, I believe if only, um, with more, um, advertisement probably or reach, yeah. Probably reach out to communities of, in any immigrants like Filipino community Latinos, or, or the job or, or in schools, because in schools, there's a lot of students that are from either from other countries, right.
Quinn	Information/Clarification	I didn't know about food bank. I didn't know I could get food or whatever. Could we see these things, but like, for example, at college always have that basis for church even health plans or something, but I never see anyone like doing the same thing. For example, in the, in the, what is they call the bus stop there in downtown? Yeah. With this kind of information from food bank or like, Family Services, I never see anything. They never say anything for international. So we assume its only for PR.

Appendix G: Racism and Discrimination affect on Trust

Name	Experience?	Would/Did it affect trust?
Brenda	No. So far no.	No. I find more. The people here are more nicer. Yeah. And even if I outside is for some places, they help. Even here? Yeah, for me, I feel more safe here. Also, than in Ontario, just like walking around the street asking for people.
Catherine	<p>In my work. Um, from here in _____, all of them are pioneer. So this is my first time to work with them. And then when working, because I don't know how to speak, I speak, "Yes, no, yes, no." And that's it (laughs). And then one time, she was upset, I think so. And then I don't know what's the reason she was upset, she was upset, I don't know if she's tired and everything. And then she said then, "Back off." Like that. And she was shouted, "Back off."</p> <p>She's a Canadian. And then, "Back off." I don't know what the meaning of back off: I speak in English, "Yes, no, yes, no." And then, and then I, I tried to move. I left. And then later on, um, because she was doing like, um, talking, talking to and I heard.</p> <p>I go in HR. The human resources here.</p> <p>I don't know. I speak in English straight. I explained everything 'cause I feel I was bullying. I wa- The ... I was like, um, they thought me like ... Um, what they call this? Bastos. In, uh, English? Like ...</p> <p>Kat: They called you rude.</p> <p>Catherine: Yeah, rude. And like that. And then I feel bad.</p> <p>Catherine: Because I'm working all the time then they, they said that to me. I go to the HR. They said, "Oh, is that the first time they, she doing that?" I said, "Yeah." And then there's a union. Um, every time ... I did not work in the next day 'cause I was upset, I was crying 'cause this is not, this is not my country. As long as I don't want any people to be like upset with me. I tell the HR manager and everything stop.</p>	No. I just, um, keep trying to, um, be more ... What they call it? To be strong. Cause I know this is not my country ...
Donna	No, not at all.	No. Because I've been to Singapore already. So I know the feeling. So it kind of make me tough and stand for what I believe in. So I really came here for finding my way to become an immigrant. So even I experience racism, it wouldn't matter at all.
Ethan	<p>Personally, I don't really experience anything about racism, even in my workplace. I... No, I don't. It's just like there's like one because when I was new here, I didn't know that there's a native people all over the places. Right. So sometimes when I was walking midnight, going back to my house, sometimes they're going to shout "go back to your country", things like that.</p>	For me. No. I'm so like my personality. So I always look good in people I always find, like, the better in other people.

Frank	so far? No. No, not at all.	Not really, because one person doesn't define a large group of people.
George	<p>I believe the humans are like a territorial. You know, for example, in my country, we are having problems with people from Venezuela because we are really close. We have border Colombia, Venezuela when the people from Venezuela are going to Colombia when they are working, the main duties are for the Colombians. And the dirt job is for the immigrants. When I was a student, nothing happened to me. Everything good. But now this is really important. Now that I am working in a Canadian company, I feel the difference.</p> <p>But I think that is normal because I know that for example, in Columbia that is happening the same in a Colombian company. People are doing some things. But the people from Venezuela when they come to Columbia is normal. Or is the new guy from Venezuela just for him to clean is a human behavior, I think. But as a student, as an international student, nothing happened to me. Now that I am working, that is happening.</p>	<p>Some days I feel bad sad, because I think I deserve the same opportunities. You know, this country is the same for everyone. But when that happened, you feel bad. So it affects. But you have to be strong, mentally strong. Don't be bad about that. Just continue, continue, continue as an immigrant, we know immigrants. We know that this is not our house. We have to work harder to stay here. So it's part of the Canadian adventures, but it's a little bit discrimination.</p>
John	<p>In my work, yes.</p> <p>Because always, you know, there are people, who uh, if you don't speak English very well.</p> <p>Si, they get mad because you don't understand what they're saying,</p>	Some people. Yes. But it depends on their attitude.
Kate	<p>No, not really. Like, I feel sometimes people talk differently to me, you know, like, like, comments that I don't think they realize that they are racist, you know, but I don't think they are willingly wanting to be racist. But, yeah, there has been things like I went to a green house less like a couple of months ago, and I was buying a plant. I was asking questions about this plant and the person who was helping she started talking to me saying, like, yeah, because, like, you have to put the plant and inside is so cold.</p> <p>Very, very cold in the winter in Canada. I want like, yes, I know have been here seven years. I didn't tell her anything, but things like that, right. Like that kind of like, slowly talk to you. Like, you don't understand. Or, like, a person from work. I was there before for my Masters, and then I work in the University for a little bit. And then I went back to the same place to work. And the person told me, so now I just have to get used to your accent again. Like, it's not very nice.</p> <p>Yeah. But other than that, nothing serious,</p>	<p>No, I don't think so. I have. I have. I think I have a pretty good support system around me. I have many people here that I consider almost like family. They have my supervisor and his wife. They're have been very good to me. We still talk and other people from work like, I consider they have a pretty good support system here in Lethbridge.</p>

Liam	No.	I don't know what I have to say here because it depends. If it's just one person saying something racist, that person is not the rest of the people. So, no. The answer is no. It doesn't affect me.
Melissa	um, sometimes I experienced like discrimination that I experienced in my first year, but from a Filipino is not like Canadian or other nationality. I don't have faster in doing the job, like how to do these other, do that and the Filipino, maybe enough. And then she said to me, oh, I don't like the partner that when she is slow, because I don't have no Tim Horton, but in our country, in the Philippines.	N/A
Nancy	Uh, situation. So I think that influenced too, um, a lot of my view and a lot of what, um, this area kind of in a sense of, um, yeah, not, not only racism, but yeah. Discrimination in general, um, that we're a bit stronger than in other places. Yeah. Yeah.	Would say like, for me, like trust in, I would, uh, I would be like trust in my, my friends and stuff that, that didn't change. Yeah. Um, but trust in, um, Yeah. I mean, it made it a bit, yeah. Like a bit of a barrier. Kind of like build this barrier and then I already okay. Then you pass through it depending on the person.
Onyx	Like at ____, I've been applying for higher position because I was a general manager. So my salary was really big. And then I had to be an almost minimum wage. Right. So I know what I can do. I can be a leader of some sort, but I, they don't teach me. They don't train me. They don't do anything really. I had to learn it on my own good thing. There's one person there. That is, well, the way I see it is she is teaching me because she wanted somebody to take on jobs. But what a lot of other, uh, Latin, we have like other, uh, raised there. One is from El Salvador. One is from Mexico. I think they were the one that they've been there for a while, like seven, eight years. And they always tell me, um, we'll never go far here	N/A
Paul	I do before I run, I am still working at Tim Horton's when I was at the store. There's a white guy who was looking for, for the white people as well to serve him. Yeah. That's my bad experience. Um, they experience for that person is, um, his in the lane. And then he looked for a white person to serve him. Yeah. He's told me in front of my face, like, you know why they hate you? The coworkers and the coworkers. I am the supervisor and he's my regular stuff. Then he told to my face, you know what? I don't like you. And then I told him why, why you don't like me because you're stealing my opportunity.	No. No. I just don't want to think that way in other people, because I believe that there's a bunch of white people that's really. Good the heart. That's why I love here. Right? Maybe those people like that have been encountered with before. Maybe they're just being racist and I'm thinking like different way, because you know, they're thinking there's a bunch of immigrants here and they're thinking stealing their opportunity is.

Appendix H: NPOs reaching out to immigrants upon arrival

Name	Quote
Catherine	<p>Um, before, they've helped us. But, um, they try to contact all the newcomers here in, in Taber. We go there. Yeah. And then they give us ... So they [Taber adult learning] decided, "Just come here." And, and we have, uh, first meet to each other from the settlement here. They help us. Um, the good thing is they gave us, um, like \$40 for like IGA.</p> <p>"We meet our Bishop and he asked and talk to us. And we, we said that we are newcomers here. And then they help. Every time that there's a newcomers here, um, our church is always willing to help. So ... Everywhere we can go, that's the first time that they help and that's it. Catherine: 'Cause two to three, three months, you can establish already. So you can look for a job. So three months, no groceries."</p>
Donna	"No one. Basically, when you come here, no one will just approach"
Kate	"They (NPOs) didn't reach out to me."
Liam	"No. No, we didn't receive any help. We knew that we had to <i>get alberta</i> Health Care. But it wasn't clear information on how to get to the place."
Melissa	"No, no organizations reached out."
Nancy	"No. Never no. Yeah. They (NPOs) never reached and, um, yeah, no, It would have been nice."

Appendix I: Interviewees who used NPOs & how they learned about them.

Name	Quote	How did they hear?	Quote
Donna	And also they're offering to check your papers, too. So I went there too.	WOM	Filipinos here, they're using Lethbridge Family services, so to consult. So I'm just following and copying whatever they are doing. So yeah, coming in there, like, if I have questions and basically, if I'm doing the right thing, checking all my papers requirements so they will all do that.
Ethan	Yeah. We did go there because before we did our application or my application for the spousal sponsorship. We asked some help. We went to the Lethbridge family service, but I was in downtown... And we asked for someone who can help us for our application or to start the application. And then we talked to a few people there. And then after that, they said they can only give us a limited information about it.	Online Research	I try to look up online. And then the first the first thing that appear is Lethbridge family service just either Service Canada or Lethbridge family service. But then before we thought the Lethbridge family service is the same as Service Canada. So when we had an appointment, we went to Service Canada.
Ingrid	But I didn't know what services they (LFS) gave I was asking about that. And I went over there. He was very nice. And he was. He advised me about the... He gave me advice about my situation.	WOM	Someone talked to me about that because she went and she is speaking Spanish with me.
John	"They when I grab my family, my family we was in family service to because there are people who speak Spanish and they help us to how for example, how is the process to my son going to school.	Work	they (Maple Leaf) give a binder with for example, today is city hall day. And they come in like, explain us everything. How it works, city call, another day, family service, another state police. And another day every day we receive different institutions, College that receive College. And they give all information about every institution. I have two binders like this for all information
Kate	I was ready to apply for residency. I did reach out to Lethbridge Family Services just to ask. I was like, what should I do? So there was a person there who helped me with that a little bit. Give me a bit of direction and answer questions and things like that. Yeah.	WOM	I was some friends who told me that they have gone there as well (LFS). Yeah.
Quinn	Sometimes we was there (LFS) just for meetings. Yeah. But I was interesting. So then they say, okay, you can come if you want. I was like, yeah, sure. By not, they said, they said it was only for PR yeah. That specifically because they, oh, that's yeah. They have like, um, kind meetings, for example, um, retirement for retirement or for taxes or for buying a house	WOM	Barbara was a Italian friend, but she's a permanent resident. So she was taking English and she like, I want to go, but I don't want to go by myself. Let's go with me.

Appendix J: Independence or reasons why NPOs may have not been used.

Name	Quotes
Alice	"There's not much I can say. We're always the ones who look after our papers. Nobody really assists us. Even when renewing our passport. But with settlement we could use help. But we could do it ourselves too - so we didn't seek help"
Brenda	"So I just want a new environment for me. And I know I can survive even if I move here because I have my own savings that I don't need to ask from any other state organization or like here in Lethbridge
Helen	Maybe I didn't know. And also might be because I try to do it myself. And also maybe because I never wear desperate for help or for trying to find something. Yeah. I think probably that was the reason we were in a very comfortable situation would stay that way. Fred had income from the University and then I got a job. So then I was happy with that. Maybe that's why we didn't get further, getting help.
John	But in my personal opinion, I don't have any service from because I never looking for help. Always stay just working, working. But when I was sick or I have to go to the doctor, my doctor is good. The service is really good. A hospital is good too.
Melissa	Oh yeah, yeah, yeah, totally. In Calgary. My friend told me about that (NPOs). Uh, the first time, if you are first time in Canada, like there's one in T&T I think that one. No, I know some, even here - because Food Bank, my daughter volunteers there. I didn't know that, that I don't really know those things happening in here
Quinn	We are not a normal person. Like we are, we don't like to bother others. Yeah. So we just prefer like have our trouble and work by ourselves. Try to find them go there and ask you what, cause we don't know if gonna like to help or not. So we never ask unless someone who like start helping

Appendix K: Experiences with NPO

Name	Quote
Donna	Then back then, they're a big help. Yeah. There's one guy who helped us a lot, like whenever we have a response from the CIC. If you just call them or call him, he was like, come over. He's very approachable. And if you just, you know, he will totally check everything your papers from the first page after the last just to make sure that it won't come back because once you fill it in and then there's just, like, missing information, it will definitely come back and it will prolong your process. So they're just very accommodating.
George	And yes, they were really helpful. And I had an experience with them if you want. I can say right now or later, because when I finish my ESL program, I decide to stay here. So my option was applied for a temporary visitor permit. So instead of paying a lot of money to a private or private, a private company adviser, immigration advisor.
Ingrid	I went two times because I had a good experience with the boy over there because I talk with him in Spanish. He emailed me two more times maybe.
John	Okay. I don't use to much the service, but my partners are saying they have a good experience with must be servicing. Yeah. Yes. It's good. They (LFS) have a good people. If you don't speak English very well, they have people to speak Spanish
Kate	Yeah. They answer lots of questions. I kind of advise what was kind of, like, the best way to apply for my situation? Like, my specific situation and give me information of really work to get certified copies. Like, if they take a copy of mine, like, a certified copies and stuff like that is very helpful.
Onyx	I've actually used a food bank, like they give out free seeds sometimes in the summer. So I've used that one, the seeds swap. Yeah. I think they are very they're very good.
Onyx	Well, yeah. I love them (NPOS). They're really supportive.

Appendix L: Best Way to Reach

Participants	Quote	Communication Method
Donna	“And basically there's, like a group chat in Facebook. It's called United Filipinos. Yeah. So basically, all the information, it's there and you can throw up questions.”	Facebook
Ethan	“Just like Facebook. Let's say you guys suggested friends. When I saw you in Facebook, I add them. Or sometimes they add me. Yeah. All of them is through Facebook”	Facebook
Frank	“If I were the President of Lethbridge, I would say, for immigration and especially families, I would create or promote a group on Facebook or something similar where all the immigrant families who want to meet others, go there and organize outings. I would promote.”	Facebook
Liam	“Oh, WhatsApp. Yeah. In the Hispanic community, we use WhatsApp all the time.	What's App
	“I'd say to use WhatsApp, then Email and then phone calls.”	What's App Email Phone Calls
Kate	“I don't know, it will be good to maybe. Well, I use Facebook a lot...I think everything I found it is in Facebook.”	Facebook
Onyx	“I look on the Facebook man. I'm Facebook.”	

Appendix M: Parents & Mother's Experience

Name	Topic	Quote
Alice	Expectations around Safety	Our expectation was safety here is better, for the kids...
Catherine	Staying in Canada	Are you going back in the Philippines or are we going to stay in, uh, Canada?" He (her husband) told me that we stay in Canada for our children because I have two kids. And then now it's already three. Especially my kids. And then the future of my kids.
Donna	On bringing her family here	But knowing Canada, it's expensive to have, like, three person to live, right? With all those expenses, like, rent, food, and anything. I'm just like, I want to be alone. And then once everything is settled and then I will ask you to come over. Actually, school is the one who's actually telling us there's a library. You get IDs for your son. We're on. We didn't get any organization Association that time we just rely on, like, a few families that we can trust. Yeah. So just basically, that our own bubble.
Helen	Finding resources for her son	Yes. So when I was working and babysitting, yes, I'm looking for things to do with the child. And I think on Facebook, I joined like a couple of places like the family center and the library and then the sports council they have an activities for kids. Maybe talking with other moms and things.
Ingrid	Canada having opportunities for her daughter	And here I was listening that and I was reading that this was this is a good country. And in this country we have opportunities. We have a lot of things for my daughter, for me. Okay. For my daughter, too. I was thinking I think that especially I was especially thinking to my daughter because she always wanted to become a ballerina- in ballet? a ballerina. And I say "okay. she has more chances over there than in my country.
John	Bringing family over	Yes. After four years after they come, my wife and my son
Liam	Finding resources for his daughter	Even now, we don't know where we have to go with our daughter to do things for kids. We don't know and we wonder where we can go because we don't know. We don't know about what kind of places are there. We didn't know about the pool and the gym, and we are going there every week now. For example, Cooperwood and other neighborhoods organize, like, events, like potlucks maybe. Yeah, in Nicholas Sheeran Park. I don't know. And those are every year the same day. So, it would be nice to receive that information. Because when you are coming with your family, you want to meet people with other families. You want to meet other families with kids. Because prices of daycares, different kinds of daycare. And one thing that is shocking for me is that: when your children are get sick and you can't take them to the daycare, you still have to pay for it. Did you know that?
Paul	Being a single father	I'm a single dad. Now my wife had divorced me here. Um, so now my, my kids lives with me. So after work, I usually, you know, um, do some house chores for them, cook food for them. So good thing. I only got working for, you know, in a home care, like sitting down most of the time. And then when after work, when I go home, I still have more energy for my kids

Appendix N: Expectations & Satisfaction

Name	Expectations being met	Satisfaction
Brenda	Yeah. So far. And the one thing is the tax here is lower than Ontario. And the price even the insurance. My insurance before is like raising 5000 plus now is 2195. So it's like more than half.	So far. That's all because it's only been two months. But it's okay. I enjoy here living here. It's good. It's quiet. Like before I'm so stressful with me or over there. It's so much like the traffic and everything.
Catherine	Yeah, for sure. Um, if I compare my, my experience in Philippines as in here, I like here in Canada.	I need to ... As I say go further with this experience, when I, um, go working being healthcare aide. I want to go to school to be an LPN. 'Cause, um, uh, for me, I was thinking for my baby, and then you need to think everything, how it goes o be like, um, to be settled. And I said, "Yeah, here in Canada, there are a lot of opportunity. And for me, um, go more goal in your life
Donna	<p>expectations? It's a beautiful country. That's when my expectation is so like, I coming in here. I only know all the positive side. But when I settled in, I been settled in. I got all my papers and everything. That's what it sink in, like, all those negative what's happening right now, but before it was just nothing. It's just really a good country, very accommodating and accepting me very welcoming.</p> <p>That's what I thought in Lethbridge. But now, like when I see it as a big picture. And then when I see when you hear and see in the newspaper, it's really bad, you know what I mean? But before I don't see them, I don't see those drugs, those homeless. Yeah. I thought it's non existent.</p>	N/A
Frank	They do. Like, Friends, I can get them here. Job. You know, you can live here as long as you have jobs like you can pay for your bills, you know, try to get a job. I met those.	Yeah. I can say that I'm satisfied being in Canada. The leaving the people. I can say I'm satisfied with the life in Canada. It's good.
George	I am only disappointed with the treatment of the First Nation. They need to do something with that people they need to do something, but nothing is perfect, the weather terrible.	Yes. I like in general, I like people here, the immigrants and every kind of all kinds of people.
Helen	<p>I think not a hundred percent. But close to that. I think I think like in terms of language. And so I met my expectation. But I think in terms of an ideal city where I would like to live? No. But I think also there is no perfect city. Or at least I haven't found my perfect city. Maybe there is somewhere in the world and I haven't found it. But I think in every place you go, you</p>	Yes, I'm satisfied. I think. And like everything is possible. I think here you can get a very good size quality of life. And it's safe. There are also robbery things like that, but maybe not like in our country - here I feel pretty safe. And things like air quality except when there is fires. But the air quality just like the lifestyle you can get here. You can even work. I don't know.

	have like things you are not going to like and think that you will like.	You can even work from six to eight or nine to four and still get like a good life - all the things you need. Like a house, food and things like that. I think now that you ask me and I also think that daycare are really expensive here.
		Compare with other countries, like in Germany, they have free day care or you pay like a little amount fee. But it's not so expensive at here and University free. I think now I think in data I think it's very expensive internet and like our phone services with other countries. I think that very expensive.
John	N/A	Yes, it's little white, but is good is good. I don't like big cities. I listen, people live in Calgary. They say you spend 45 minutes driving 1 hour driving to work.
Kate	Yeah, they were they were met. Like, I found a job, like a determinate job here. I settled, we go to house, you know, like, say, because I have a boyfriend with Canadian. But yeah, I think the expectations are met. You know, I didn't know before coming that Lethbridge and Alberta was such a conservative like population. And I think that's like, just one other thing I don't like about this area, you know, like, they call it the Bible belt. I'm like, yeah. Can I be farther from the Bible, like me myself.	Yes. Yes. I'm very satisfied being in Lethbridge. I think the opportunities that I have here, I don't think I will happen in a bigger city or yeah.
Liam	I will say yes. Obviously, after that question about Lethbridge family service, I could say no. But if I don't know about family service and nothing like that, I would say yes. It's like if you never known TV, you are not going to miss it.	N/A
Nancy	I'm still right now, like, well, do I want to stay, you know, there's something about Lethbridge that I'm like not a hundred percent comfortable with, that I could live here for longer than studying or doing this, uh, like sort of like a part-time job that I'm doing at the university. I want a bit of a bigger city. More people, more, um, views, more different views, more acceptance of everyone. Um, so that's like kind of a side of, um, Lethbridge that I'm seeking, not too hard.	Yeah, I think so. Um, I think partly when, yeah, partly one time that I was like seeking for Canadian friends, seeking for people that knew the city better, that could guide me through like, like it's just way better in any sense to have someone local from here that knows all this things would have been helpful.
Onyx	You know, my only regret coming here is that came so older. It, if I gave early on, because I was happy back home, I have a good job, you know, I have the position and all, I thought that's what I wanted. Right. But eventually when I reached the top and I said, I want the family. Cause here, even as a baker, it is as much as I'm getting in the Philippines.	I should say. Um, money-wise uh, if you spend it here, it's not enough. It's not enough. It's no, but if you bring it back home, it is more, it is more valuable. But here I could say I'm only here to work. Yeah. I'm only existing to work, but back home, even if you only get a thousand or 2000 with, with the family around and, you know, It is still more fulfilling. I'm not, I'm not

		complaining. Yeah. I am blessed. I don't think if I'm at home, I could buy a house, you know, but it meant that I need to work. Not just one but three or four sometimes.
Paul	So yeah, I think I expect a lot from Lethbridge. Yeah. Like, for example, maybe the bus system or what were you doing? Uh, maybe came there just before it takes like an hours?	I love Canada because my life change, even my family back home change.
Quinn	Yeah. Just for more like friends	now we try to make plans for our future.

Appendix O: Recruitment Poster

 PARTICIPANTS NEEDED FOR RESEARCH

EXPLORING IMMIGRANT EXPERIENCES IN SOUTHERN ALBERTA A SURVEY

You are invited to participate in a research study exploring your experiences as an immigrant in the Lethbridge area.

WHO CAN PARTICIPATE?

- Have been in Canada for **less than eight years.**
- Over the age of 21.
- Immigrated to Canada through economic, family category, or international students.

WHAT WILL YOU BE DOING?

You will be doing a **10-15** min survey that focuses on your settlement experience in Southern Alberta. Your participation will be **voluntary and confidential**

Your participation may help improve services for future immigrants.

You can enter a draw for **\$100 (ten winners), or \$1000 (one winner)**
Scan the QR code to start or go to:
<https://bit.ly/immigrationstudySA>



If you have any questions or concerns:
CONTACT: KATHLEEN BONIOL
EMAIL: KATHLEEN.BONIOL@ULETH.CA