

**THE EFFECTS OF IMMIGRANT STATUS AND INCOME LEVEL ON
HOMEOWNERSHIP FOR LATINOS IN WASHINGTON STATE**

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Introduction

This project had many promising aspects when I began researching three months ago or maybe I was still optimistic that research could change lives. There were so many different topics to choose from, so many different sources to mull over. However, after narrowing my topic to homelessness, I came to realize that most theoretical and scholarly work focuses on the economics or the cultural assimilation of Latino homelessness. The representation of Latino homeless individuals and communities is either inconclusive or nonexistent. Alan Blickenstaff, my predecessor in the project topic (housing and homelessness), reiterates the same frustrations over lack of data throughout his paper.¹

Speaking with Melinda, my community partner, helped elucidate key fallacies with scholarly research that focuses on data more than on people. Melinda and I discussed the significance of the lack of Latino data on several occasions. Most importantly, she pointed out to me the racial bias inherent in scholarly research methods based on Western European forms of scholarship. These biased research methods perpetuate the regurgitation of scholarly material, without exploring the depths of topics previously unstudied or possible errors in data collection.

Melinda provided me with the hypothetical example of the possible bias in homeless counting systems: a white individual who currently lives with a cousin comes into Helpline² asking for emergency assistance to get “back on their feet,” so to speak. This individual, then, is marked on the Point-in-Time Survey³ as a documented homeless person using social services. A Latino individual, however, who also currently lives with a cousin, enters the Helpline office and asks for emergency assistance, but is *not* counted in the Point-in-Time Survey. What does this method say about the data collection system? Not only is it inaccurate, but it is racially biased.

The sheer lack of relevant scholarly articles on the topic of Latino homelessness demonstrates racial bias of not only government agencies, but also academic agencies. With this lack of quantitative and qualitative data, I shifted the focus of my research to homeownership... Why? Because there *is* scholarly data on that subject.

There are many benefits to owning one’s own home. As former president Carter said, “The high cost of housing is now a major problem for millions of American families...when so many families cannot afford to fulfill so basic a human need as shelter, it is clear that the country has failed them. All Americans are entitled to enjoy housing that is decent, sanitary, and safe—and affordable—as a matter of right.”⁴

If a household barely earns enough money to pay rent and buy food, there is little to no chance of the household ever saving enough to make a down payment. By using the resources Melinda provided me with, I was able to uncover the impacts of immigrant status and income

¹ Alan Blickenstaff, “Perspectives on Housing in Washington State: Conditions in Walla Walla,” *The State of the State for Washington Latinos*, Whitman College, (November 17, 2005).

² Helpline is the Emergency Social Service center in Walla Walla, WA.

³ A Point-in-Time Survey is a rough estimate of how many homeless people live in a given area, in this case, Walla Walla, based on the utilization of social services by homeless people.

⁴ John I. Gilderbloom, and Richard P. Applebaum, *Rethinking Rental Housing*, Philadelphia: Temple University Press, (1988).

level on homeownership for Latinos in Walla Walla.⁵ After extensive data research on homeownership, immigrant status, and income levels and personal interviews, I found that immigrant status and income level are two factors among many others that contribute to a Latino's ability to purchase a home in Washington. In order to decrease the chasm between Latino and non-Latino homeownership rates, local and state housing assistance programs, as well as labor market and wage conditions, must be tailored to better suit the needs of Latinos.

Benefits of Homeownership

Before the gap between Latino and non-Latino homeownership rates is reduced, however, the causes of this gap must be explored to better understand ways to close the gap in an effective and appropriate manner for both Latinos and non-Latinos alike. First off, is homeownership important?

The positive benefits of homeownership have been corroborated by numerous sources. One author writes, "the concept of landholding as a precondition of liberty has evolved into a yearning for ownership... Homeownership... is not far behind motherhood and apple pie as an American symbol."⁶ Another article claims several reasons for the overall increase in the health of society when more individuals become homeowners: an individual will take responsibility of home-maintenance, individual participation in local community activities will increase, increased community stability (decrease vagrancy), and increase positive performance in school for children of homeowners.⁷ On a micro-level, the overall community benefits from the public good provided by an increase in the number of homeowners in a neighborhood.

On an individual level, limited studies have concluded that homeowners have a higher self-esteem, yielding a decrease in depression induced substance abuse.⁸ People also tend to take better care of a home that they own, rather than rent.⁹ Furthermore, "homeownership is an asset-building strategy for low-income buyers."¹⁰ With this increase in personal savings via physical capital, the chance of one becoming homeless radically reduces. Paying rent month in and month out does not help one to build equity whereas paying a mortgage does.¹¹ Homeownership is also an indicator of upward mobility on the socio-economic ladder whereby an individual moves from low- to middle-income status.¹² Other positive external benefits from homeownership

⁵ Latinos refers also to Hispanic, depending on the source. The two terms are used interchangeably in most sources, but the term Hispanic will only be used when in a quote directly, otherwise the word Latino will be used for clarity.

⁶ Nicolas P. Retsinas and Eric S. Belsky, "Examining the Unexamined Goal," *Low-Income Homeownership: Examining the Unexamined Goal*, Ch. 1, Washington D.C.: Brookings Institute Press, (2002), 3.

⁷ William M. Rohe, Shannon Van Zandt, and George McCarthy, "Social Benefits and Costs of Homeownership," *Low-Income Homeownership: Examining the Unexamined Goal*, Ch. 13, Washington D.C.: Brookings Institute Press, (2002), 390.

⁸ Robert Van Order and Peter Zorn, "Performance of Low-Income and Minority Mortgages," *Low-Income Homeownership: Examining the Unexamined Goal*, Ch. 11, Washington D.C.: Brookings Institute Press, (2002), 382, 385-386.

⁹ Retsinas and Belsky, 10.

¹⁰ *Ibid.*, 8. Belsky and Duda define people of low-income as "those earning less than 80% of the area median income" (see note 16).

¹¹ *Ibid.*, 9.

¹² Dowell Myers and Seong Woo Lee, "Immigrant Trajectories into Homeownership," *The International Migration Review*, Vol.32, Iss. 3, New York, (Fall 1998), 593.

studied include the performance of children growing up in owner-occupied houses versus children growing up in renter-occupied houses.¹³

Is Race an Issue?

While people benefit greatly from homeownership, there are still many people who do not own their own home due to individual and societal constraints. Constraints such as low-income and flawed-credit are not “insurmountable barriers to homeownership.”¹⁴ In light of the amount of Latinos in the low-income bracket, this is important to consider when forming housing policies. From 1994 to 2000, loans to Latino home buyers rose by 138 percent while loans to whites only rose by 25 percent.¹⁵ The demand for affordable housing by Latino home buyers is obviously increasing, but is that demand being met by local housing markets? In addition to increased demand for homes, the amount of “all minority first-time buyers as a percent of all first-time buyers rose from 19.1 percent in 1993 to 30 percent in 1999.”¹⁶ Therefore, it will be crucial to examine whether this huge swell in the first-time buyers market for Latinos has instigated any policy response from state or local agencies monitoring the availability of low-income housing.

In order to fully comprehend any differences in homeownership between Latinos and non-Latinos, it is necessary to formulate a theory about Latino homeownership taking into consideration the importance of race. Several scholars mention the importance of race. One scholar writes, “A comprehensive theory ... must recognize race as a key factor in differentiating the experience of Latino groups and individuals [non-Latinos] in the United States.”¹⁷ Krivo’s analysis of Latino and non-Latino housing quality reiterates the importance race plays in homeownership.¹⁸ If different races benefit from homeownership at different rates, then race becomes an issue in homeownership. For instance, homeownership may be more common among whites, but that does not mean that Latinos, therefore, value or benefit from homeownership less because they are less often homeowners.

Race, however, is not the only issue at hand when it comes to unfair housing markets. There are many factors that can create a disadvantage for Latinos trying to purchase a home in the U.S. Two scholars, Belsky and Duda name several contributing factors such as “accessing information and networks, dealing with realtors, mortgage providers, and landlords, demonstrating solid credit, and through discrimination.”¹⁹ Each of these factors can combine with others, such as race, or act independently to hinder the opportunity of a Latino from purchasing a home.

The Immigration Debate

¹³ Retsinas and Belsky, 10.

¹⁴ Ibid., 6.

¹⁵ Ibid., 4.

¹⁶ Eric S. Belsky and Mark Duda, “Anatomy of the Low-Income Homeownership Boom in the 1990s,” *Low-Income Homeownership: Examining the Unexamined Goal*, Ch. 2, Washington D.C.: Brookings Institute Press, (2002), 16.

¹⁷ Douglas S. Massey, “Latinos, poverty, and the underclass: A new agenda for research,” *Hispanic Journal of Behavioral Science*, Vol.15, Iss. 4. Thousand Oaks, (Nov 1993), 469.

¹⁸ Lauren J. Krivo, “Immigrant Characteristics and Hispanic-Anglo Housing Inequality.” *Demography* 32.4 (Nov.1995), 608.

¹⁹ Belsky and Duda, 22.

In addition to race, immigrant status is also an important aspect of an individual's background that can alter one's access to homeownership. Academics debate about the importance of immigrant status on socio-economic standing for Latinos. Valenzuela discounts the importance of immigration.²⁰ Massey, conversely, declares that a "well-specified theory of Latino poverty must incorporate immigration explicitly as a socioeconomic process that is confounded with other processes that produce domestic poverty."²¹ Krivo agreeing with Massey, argues, "When Hispanics are studied, this approach [examining housing conditions] ignores the potentially important role of immigrant characteristics for explaining housing conditions."²² These scholars argue two of the many sides to the immigration debate.

According to Valenzuela, immigration is not a defining factor in the poverty status of Latinos in the U.S. This article uses census data from 1970 and 1980 to document the lack of correspondence between Latino immigration and Latino poverty. Valenzuela concentrates on eight variables to categorize the poverty standing of native- and foreign-born Latinos. Similar to Massey, Valenzuela also subdivides each variable into ethnic groups such as Cuban, Puerto Rican, Mexican, and South American. Valenzuela asserts that Latinos as a whole suffer equally from poverty and that immigration plays no major role in the chance of a Latino person living below the poverty level within the United States.²³

In contrast to Valenzuela, Massey and Krivo argue that immigration is a limiting factor on Latinos, and that it must be considered when calculating levels of Latino poverty and homeownership. Massey compares many sources on black versus Latino poverty. He maintains that Latino poverty is a new area of study that needs to be addressed in order for public policy to better serve that portion of the population.²⁴ Krivo uses multivariate analysis to point out strong and weak correlations between different Latino populations and whites. Most notably, Krivo discusses the influence of immigrant status on a Latino individual's ability to find affordable housing.²⁵ Using the methods previously discussed, Krivo concludes, "immigrant attributes... such as a person's nativity or use of language... have important effects in the housing market, particularly on homeownership."²⁶

Immigration is an umbrella factor that incorporates the possible presence of many other factors such as: language, cultural assimilation, and knowledge of foreign country. Note the distinction, then, between immigration as an umbrella factor and immigrant status as a far more limited factor in its scope. Immigrant status is the either/or question of whether a person is native- or foreign-born. Therefore, immigration is a key factor to take into account when considering the constraints on Latinos trying to purchase homes in the U.S, but immigrant status is the factor taken into account because it is easily quantified by census data.

²⁰ Abel Jr. Valenzuela, "Hispanic poverty, is it an immigrant problem?" *Harvard Journal of Hispanic Policy*, Vol. 11, (Cambridge, (1998/1999), 27.

²¹ Massey, 470.

²² Krivo, 600.

²³ Valenzuela, 28-30. "These variables are: family income, public assistance income by family, family and individual poverty rates, male and female unemployment rates, male and female labor force participation rates, and occupational distribution of men and women" (30).

²⁴ Massey, 449.

²⁵ Krivo, 599-600.

²⁶ *Ibid.*, 612.

Effects of Immigrant Status on Homeownership

In their study “Anatomy of the Low-Income Homeownership Boom in the 1990s,” Belsky and Duda reiterate the importance of immigrant status in the homeownership market due to the negative impact of this status on Latino individuals. The authors write, “Being an immigrant can work against homeownership at both the individual level and aggregate levels.”²⁷ In order to assess whether or not immigration played a role in the rate of homeownership, the authors compared two Latino sub groups, foreign- and native-born. According to the results, foreign-born Latinos face more difficulties than native-born Latinos in becoming homeowners. The study states, “For Hispanics.... Gaps in homeownership with whites are partially explained by immigration...”²⁸ The study found that the Latino foreign-born rate of homeownership was lower than that of blacks, while the native-born Latino homeownership rate was higher than that of blacks.

Moreover, after “controlling for immigration and housing market failures, Hispanics own at almost the rates of whites, have less crowded housing, and pay less for it.”²⁹ It is important to recognize, though, that this data set does not include any monitoring for housing quality. As soon as controls were placed on immigrant status and housing market failure (in this case, defined as the shortage of affordable housing), Latinos achieved similar homeownership rates as whites. Thus, these two factors contribute to the homeownership rate because if immigrant status and/or housing market failure are accounted for, the rate of Latino immigrant homeownership would skew to their current level. At this current level, housing market failure and immigrant status play a key role in the ability for Latinos to achieve homeownership status.

Effects of Income Level on Homeownership

Aside from immigrant status, income factors play an important role in an individual’s ability to maintain a stable living condition. One study compares the “rate of advancement into homeownership” between foreign- and native-born Latinos. Using cohort analysis to determine immigrant advancement, this study discussed whether homeownership provided adequate assimilation status to immigrants.³⁰ This study explains, “Household income has a predictably large effect on homeownership attainment. An additional \$10,000 income multiplies the odds of ownership by a factor of 1.418, 1.616, or 1.618 among whites, Asians, or Hispanics, respectively.”³¹ An increase in income for Latinos multiplies the likelihood of homeownership.

Increases in household income effect homeownership. But what if a household cannot earn *enough* income? Full-time wage earners commonly live below the poverty line due to substandard minimum wage laws and inflated consumer goods prices. Valenzuela argues, “Participating in the labor market, either full-time, part-time or temporary, may not be sufficient for keeping a worker and his or her family above the poverty threshold.”³² More emphasis is placed on income as it affects an individual’s or a household’s ability to purchase a home or pay

²⁷ Belsky and Duda, 22.

²⁸ Ibid.

²⁹ Ibid.

³⁰ Cohort analysis is the grouping of foreign- and native-born Latinos and comparing relative rates of success at achieving homeownership.

³¹ Myers and Lee, 593.

³² Valenzuela, 44.

rent, rather than the factors contributing to low-income. “Blue-collar and/or low-skilled service sector jobs, at present, are lower paying, less stable, and represent a lower socio-economic status.”³³ Concentrating on unemployment rates does not accurately explain low rates of Latino homeownership either because household income should be examined to fully understand the lack of household savings available for the purchase of a home.

Belsky and Duda, maintain that there are two chief constraints on low-income home buyers: wealth and income. The income constraint is the “maximum allowable total debt-to-income and housing debt-to-income ratios employed in mortgage underwriting.”³⁴ The debt-to-income ratios in total and for housing are assessed by lending institutions in order to determine the risk level of the homebuyer. If a potential homebuyer has a high debt-to income ratio there is a higher associated risk to lend, and it is unlikely that the lender will risk giving money to the loan candidate. The wealth constraint is the “buyer’s need to amass down payment capital and funds to cover other up-front costs necessary to initiate the transaction.”³⁵ In other words, the amount of money a household must save up in order to make a down payment on a house and pay any realtor fees. If a household does not have enough principle income with which to pay up front costs in purchasing a home, the household will be unable to purchase a home. To help finance home-purchases, public organizations can offer assistance programs by supplying information in Spanish and English about the housing market, income savings and management strategies, and debt managing strategies.

Public Organizations

An out of state case study from Cache County, Utah models programs that benefit Latino home buyers. The Bear River Association of Governments and the Utah State University Extension teamed together to create the First-Time Home Buyer Program. Although this program was not intentionally designed for Latinos, 5 of the 26 workshops offered were in Spanish, “to address the needs of Hispanic families when preparing to purchase a home.” Furthermore, there were translators, counselors, speakers, and printed information all in Spanish.³⁶

The benefits of owning a home are reiterated in the report of this program, parallel to those benefits outlined previously by several scholars.³⁷ Moreover, the unemployment rate in Cache County is lower than that of the state, but per capita income and average monthly wage are lower than those of the state.³⁸ The notable effect of income level and the lesser effect of unemployment rate mirror prior scholar’s analysis on the topic. The Cache County article also mentions language as a “critical barrier for Hispanic families wanting to buy a new home.”³⁹ This added dimension of language corroborates the theory that immigrant status and income level are not the only two dimensions through which to analyze Latinos in Washington, but rather they act as factors to limit the scope of the research.

³³ Ibid, 45.

³⁴ Ibid.

³⁵ Ibid.

³⁶ Lucy Delgadillo and Jonathan Dorwart, “Home buyer program assists Hispanic families in Northern Utah,” *Journal of Family and Consumer Sciences*, Vol. 90, Iss. 2, Alexandria, (©Summer 1998), 56, 58.

³⁷ Myers and Lee; Rohe, et.all, 382, 385-386, 390; Retsinas and Belsky, 10.

³⁸ Delgadillo and Dorwart, 57.

³⁹ Ibid., 58.

Factors Not Considered

Immigrant status and income level, however, are not the only forces constraining Latinos to low-income or preventing homeownership, but rather there are multiple factors which combine in an intricate manner for each individual Latino.⁴⁰ As Krivo writes, “Hispanics face barriers in the housing market which are a combination of their economic, demographic, immigrant, and market situations.”⁴¹ Krivo fails to mention cultural background, but this is another aspect that is of great importance, even more so because it is not easily analyzed with statistics, as Juliá and Hartnett point out.

In their article entitled “Puerto Rican Homelessness,” Juliá and Hartnett suggest that cultural differences are an unexamined aspect to the disparities between Latino populations’ economic success in the U.S. In order to come to this conclusion, the authors defined homelessness and used the total number of homeless people “requesting help” from shelters in Columbus, Ohio and San Juan, Puerto Rico in 1996.⁴² The authors argue that “Ignorance of and disregard for these [cultural] variables have resulted in flawed policies, irrelevant programs, and a potentially unresponsive service system attempting to serve homeless individuals.”⁴³ Cultural background or ethnicity is another defining characteristic of an individual. Homelessness is also a defining characteristic that can alter a person’s chances of homeownership. Failing to recognize the multiplicity of an individual’s background could create an inefficient provision of services to community members. Given this light, one can see that immigration and income level are two ways (of many) to approach the study of Latinos, but clearly they are not the only variables affecting Latinos.

Another factor not taken into consideration in this research is undocumented status. Valenzuela writes, “The lack of data on undocumented immigrants makes any empirical analysis of Hispanic immigration incomplete.”⁴⁴ I realize that “due to political and other socio-economic factors, immigrants without legal documentation are left unaccounted for, further exacerbating their invisibility and contributing to their marginalization in all sectors...of our society.”⁴⁵ However, I do not believe that this excuses researchers for excluding the differing characteristics between native- and foreign-born Latinos in the U.S from empirical Latino homeownership research.

Latino homeownership is dependent upon many variables, as numerous authors have shown. For the sake of clarity, only one aspect of both an individual’s background and financial status will be considered in the comparison between Latino and non-Latino households—immigrant status and income level. Achieving homeownership, despite factors such as income level and immigrant status, benefits not only the individual, but also the community in which the

⁴⁰ Including, but not limited to: gender, immigration, documented or undocumented status, ethnic or cultural background, English-speaking ability, job skills versus job availability, and available versus utilized public assistance.

⁴¹ Krivo, 613.

⁴² María Juliá and Helen P. Hartnett, “Exploring cultural issues in Puerto Rican homelessness,” *Cross - Cultural Research*, Vol.33, Iss. 4, Thousand Oaks, (Nov 1999): 323.

⁴³ *Ibid.*, 333.

⁴⁴ Valenzuela, 48.

⁴⁵ *Ibid.*

individual lives. Studying Latinos compared to non-Latinos creates a distinction between homeownership as influenced by the two aforementioned factors and, more broadly, by race.

Research Methods

In order to demonstrate race as a dividing line and conduct research on the homeownership rates of Latinos, as affected by immigrant status and income level, I gathered numerical data from online databases including U.S. Census Bureau and the Office of Financial Management for Washington State (OFM). Legislative information was taken from *Access Washington*. Also, the websites for U.S. Department of Housing and Development for Washington State (HUD), Walla Walla Housing Authority (WWHA), the Washington State Commission on Hispanic Affairs, and the State of Washington Department of Community, Trade, and Economic Development (CTED) contained information on Washington State policies, programs, and plans for Latinos, low-income housing projects, and financing assistance. The two numerical data bases contain seemingly unlimited amounts of information, yielding it difficult to glean what I needed from each source until I formulated a more finite topic. *Access Washington* was helpful and easy to find exactly what legislation pertained to my topic. The Washington State sites explained many of the housing issues that the state faces, and what it, as a legislative and public service body, plans to do about those issues.

I looked at several data sets for Washington State and Walla Walla from the U.S. Census Bureau and the OFM. Keeping in mind the importance of race, I used three subgroups to categorize each data set: Latinos, non-Latino whites, and the general population. Included in the report is the percentage of the total population, percent foreign-born, percentage of the immigrant population, number of homeowners, median household income, and median values of homes for each subgroup. I chose these data sets because they will document if there are any visible correlations between Latino versus non-Latino household income, immigrant status, and homeownership as supported or refuted by other scholars. Also in my research, I only take into account the amount of reported documented immigrants within Washington State, while keeping in mind that it is an incomplete representation of the amount of Latinos in the state due to an unknown quantity of undocumented immigrants. The provided figures, however, work compare homeownership conditions between Latinos and non-Latinos in both Washington and Walla Walla. Ultimately it will be disclosed that “Hispanic native-born, not to mention the Hispanic immigrant, are not reaching parity with the majority of the U.S. population.”⁴⁶

The study of different subgroups will demonstrate whether or not there are any disparities between Latinos and non-Latinos in Washington and Walla Walla. Comparing household incomes of different subgroups will illustrate whether or not such income discrepancies occur in Washington and Walla Walla. The importance of immigrant status is a key factor to take into consideration when understanding the differences between foreign- and native-born Latino households. Income is another deciding factor on a household’s ability to purchase a home or pay rent. As mentioned by scholars, the household income earned by many is not enough to pay for basic necessities, let alone a mortgage. Observing the percentages of foreign-born and median household incomes of the subgroups in Washington and Walla Walla will demonstrate any possible correlations between immigrant status and income level.

⁴⁶ Ibid.

Aside from immigration and income, several scholars discuss the importance of homeownership as a valuable mechanism for low-income households to improve the quality of life and increase savings. Median home values combined with the immigrant and income data for the three indicated subgroups will be analyzed to show whether or not there is any correlation between immigration, income, and homeownership. The selection of data for the Walla Walla case study took place based on scholarly discussion of these factors.

The case study focuses on Walla Walla Latinos' current immigrant, income, and homeownership situation. Apart from homeownership, statistics of percentage of foreign-born and income levels for Walla Walla and Washington are compared in side by side graphical analyses in order to demonstrate similarities and differences between the local and state distribution of income and concentration of immigrants. These quantitative approaches to demonstrating differences between racial groups in Washington at a state and local level supplement the reader with background knowledge of some of the associated constraints to homeownership.

The data for Walla Walla is compared to that of Washington State as a whole, in order to demonstrate any differences and/or similarities between programs, policies, and legislation at the local versus state level. The WWHA is a local organization that helps very low to moderate income households access affordable housing. Programs provided by this organization, along with programs provided at the state level by CTED will be discussed. To find out more information about the WWHA organizations, I interviewed three WWHA representatives: Denise Carron, Frank Ramirez, Director of Housing Management, and Renée Rooker, Executive Director. By conducting this case study I wanted to learn more about the local conditions for low-income homeownership and the programs implemented to support it. The material obtained from these interviews was helpful in many ways because it outlined the basic procedure of assisting people in Walla Walla to find affordable housing. Overall, the WWHA has more rental-based assistance programs, rather than homeownership assistance programs.

By interviewing representatives from this organization I gained a deeper insight into what this organization does to assist low-income families find affordable housing. Denise Carron, a representative from the WWHA, explained the application procedures for rental assistance (tenant based and housing voucher) and low-income housing at Galbraith Gardens. I asked her about the programs WWHA offers to people who ask for financial assistance in paying for housing. I also asked if there were any policies explicitly for Latinos. I asked this keeping in mind the importance of cultural differences and how these relate to Latinos using and/or needing different government provided services. I only took notes during this interview. The thirty-minute interview was entirely in English, and it took place in the Helpline office.

The interview with Renée Rooker and Frank Ramirez from the WWHA took place in Merchants Café and lasted about forty minutes. I recorded and annotated this interview. We spoke only in English. I asked each of them to define the term "low-income," and they each responded with the Department of Housing and Urban Development definition.⁴⁷ (As a side

⁴⁷ "Low-income" is defined as: 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs." U.S. Department of Housing and Development for Washington State (HUD), <http://www.hud.gov>.

note, the HUD website is in Spanish and English.) I also asked them if the WWHHA had any particular programs geared towards Latinos, therefore taking into consideration cultural differences between Latinos and non-Latinos. Both interviewees seemed slightly uncomfortable when I openly used the word race.

The question of race arose because I sought to distinguish between what programs are offered versus what programs could be offered. In general, the WWHHA offers to subsidize low-income earners when purchasing a home or paying rent. They told me about the first-time home buyer program that is funded by the WWHHA. Questions regarding the current price of homes in Walla Walla and the reasons for these prices were asked in order to understand the current housing market situation in Walla Walla. I asked if there were any records kept about the race or ethnicity and immigrant status of the people WWHHA serves because I wanted to know if there was a documented change in the average number of native and foreign-born Latinos purchasing homes, but, according to the WWHHA representatives, the WWHHA does not record this data.

I decided to focus my case study on the WWHHA approach to Latino-specific programs, rather than my interviews because each person interviewed does not represent the entire population of WWHHA employees or Latinos or homeless people. Moreover, WWHHA is an institution funded and operated by the state and federal governments. The quantitative data used in my research is also collected by state and federal institutions; therefore, I did not see it fit to apply the analysis of government provided statistics to individuals of different backgrounds. Instead, I seek to correlate the congruous sets of information (government data and government programs) with one another, while leaving separate the personal voices of community members because these voices speak louder than any data set could speak.

The relative importance of scholarly support for the research diminished immensely upon conducting interviews with two homeless Latinos in Walla Walla. From these interviews I hoped to gain insight into the real-life situation of low-income Latino immigrants. None of the scholarly data uses interviews as a basis for study. What does this say about the individual voices from marginalized groups? The voices of people studied by scholars remain silent (or silenced). The voices of individuals are not heard nor considered in the scholarly studies. This lack of human voices in scholarly bodies of research yield a disjunction in the understanding and fusion of personal discourse and institutionally collected data. Melinda Townsend, my community partner, either put me in contact with, or set-up all of my interviews. I interviewed Pedro and Amparo because they each have distinct personal narratives that correspond to the data and scholarly material. Both Pedro and Amparo are single-parent, low (or no) income Mexican immigrants, one with documents and one without. Both of the transcripts for these interviews can be found in Appendix B.

Pedro is Pedro's real first name, and the interview is not confidential. When the interview started, we spoke in English, and we were both fairly timid and awkward, but after fifteen minutes we decided to switch into Spanish. At this point the interview morphed into a conversation as Pedro waxed philosophical. Not only were his answers much more in depth, but also they were much more personal in Spanish. The power of his words and the depth of his responses indicated how much language could affect an interview. He related countless personal

stories about his life growing up in the U.S. as a Mexican immigrant. We conversed for more than two hours, and by the end, I felt confident that I could write a fairly accurate (although annotated) biography of Pedro's life upon arrival to the U.S.

Amparo, on the other hand, was much more withdrawn for the majority of the interview. Her name is a pseudonym because she wished that her interview remain anonymous.⁴⁸ We spoke in Spanish the entire time, but I never got the feeling that she felt at ease speaking with me. I did my best to converse with her, rather than interrogate her, but not until the last few minutes of the forty-five minute interview did she really open up and relate a few life-stories to me. Both interviews were recorded, annotated, and later transcribed. One possible contributing factor to the difference in these two interviews could be the location of each: I interviewed Pedro in his current residence, whereas I interviewed Amparo in the Helpline office, within earshot of other Spanish-speakers.

I asked Pedro and Amparo questions regarding their current living situation, any past living situation in which they were homeless, why they were homeless, and how they defined homelessness. A complete record of the questions for each interview can be found in Appendix A. Questions pertaining to the current living situation of the interviewee were fairly straightforward, but when asked to define homelessness, both interviewees answered vaguely. I found it interesting that both people interviewed noted their homeless condition, but were not overtly dejected about it. Instead, they continued to struggle to support their families with whatever means possible. In addition, I asked both Pedro and Amparo if they noticed any racially biased attitudes with people they interacted with on a daily basis and if they ever felt conscious of being Latino in Walla Walla. They each had several anecdotes to relate about different instances in which they felt conscious, if not judged, by others based on their race. I asked this question to verify whether or not race was in fact as important as studies purport.

In order to find out about personal experiences when using Walla Walla city programs, I asked what local services they used and benefited from. Finally, to be able to compare and contrast the viewpoints on affordable housing, sustainable income, and long-term goals (dreams, if you will), I asked Pedro and Amparo how available affordable housing is in Walla Walla, what it's like to maintain a stable living environment given their current income, and what plans they have for the future. These three questions correlate with the concentration of much scholarly literature on the affordability of housing, the importance of income, and the foregone conclusion that everyone in the United States dreams of owning their own home.

⁴⁸ In Spanish the name Amparo means protection or shelter.

Quantitative Data

Although many people may dream of homeownership in the U.S., it is not always an attainable dream with more people being born and migrating to the U.S. every day. Latinos in the housing market face increased competition as the Latino population continues to grow. The number of Latinos in Washington State has increased dramatically over the past fifteen years. Between 1990 and 2000, the Latino population grew at a rate of 10.6 percent annually. Estimates show that the Latino population had a growth rate of 15.1 percent between 2000 and 2003. These population growth rates do not include the number of undocumented Latino immigrants that entered the country within this time period. This is the largest percent increase for any minority population in Washington. These dramatic increases in the Latino population are attributed to immigration and a high fertility rate.⁴⁹

With this increase in the Latino population, it has become increasingly important to find affordable housing, not only for Latinos, but for everyone. The country as a whole is experiencing one of the worst shortages of affordable housing, especially for minorities. According to the *Report of the Bipartisan Millennial Housing Commission*, “spending 30 percent to 50 percent of income on housing is the generally accepted definition of a moderate affordability problem; spending more than 50 percent is considered a severe problem.”⁵⁰ In 1999, 30 percent of low-income households were moderately or extremely burdened, whereas eight percent of moderate and two percent of high income households were moderately burdened.⁵¹

The increased burden of housing costs for minorities make it relevant to see if there is any discrepancy between homeownership rates among different races. The same report issued the following data: the homeownership rate of whites in 1999 was roughly 75 percent. For Latinos it was about 45 percent. Latinos also have the lowest homeownership rate out of any other racial or ethnic minority in the nation.⁵²

⁴⁹ Office of Financial Management State of Washington, “Summary File 3, Housing Profile,” <http://www.ofm.wa.gov>.

⁵⁰ Report of the Bipartisan Millennial Housing Commission Appointed by the Congress of the United States. *Meeting Our Nation's Housing Challenges*. (Washington D.C.: U.S. Government Printing Office, 2002), 15.

⁵¹ Ibid.

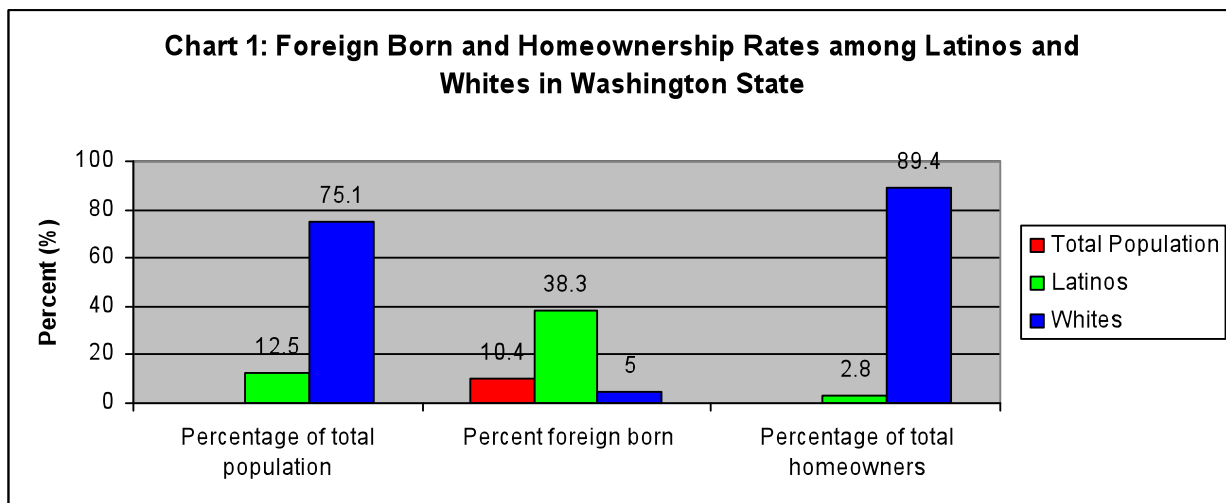
⁵² Ibid., 21.

Table 1 comparing the national data for Latinos to that of Washington State, shows distinct differences in homeownership, income, and foreign-born status between the total population, Latinos, and whites in Washington State. The data is from the 2000 U.S. Census.

Table 1	<u>Total Population</u>	<u>Latinos</u>	<u>Whites</u>
Percentage of total Population	--	12.5	75.1
Percent foreign-born	10.4	38.3	5.0
Median household income (in 1999 dollars)	45,776	32,757	47,044
Median value of single-family owner-occupied home	168,300	123,400	168,900
Number of homeowners	1,157,462	31,924	1,034,894
Percentage of total homeowners	--	2.8	89.4

Striking differences occur between Latino and white populations compared with the general population. While only 12.5 percent of the Washington State population is Latino, thirty-eight percent Washington Latinos are foreign-born. In comparison, whites comprise 75.1 percent of the general population, but only five percent of the white population is foreign-born. There is a drastic difference between Latino and white homeowners as a percentage of the total home-owning population as well. Eighty-nine point four percent of homeowners are white, while two point eight percent of homeowners are Latino in Washington. Chart 1 compares the population and homeownership percentages for Latinos, whites, and the general population in Washington. The significant difference in foreign-born or immigrant population size demonstrates the need to study the differing effects immigrant status has on Latinos versus non-Latinos in Washington State.

Data from the 2000 U.S. Census and the OFM Summary File 3, Housing Profile 1.



For a little background information on homeownership in Washington and the nation, the data below expounds on current homeownership trends. Washington State ranked 41 (tied with Texas) in the nation between 2000 and 2005 for the percent of “occupied housing units that are owner occupied” with 64.7 percent. This is just slightly below the United States with 66.9 percent of owner-occupied housing units. Washington, however, ranks sixth in the nation for occupied housing units moved into between 2000 and 2005 with 55.3 percent (Nevada is number one with 66.6 percent) and twelfth in the nation for the percent of housing units built between 2000 and 2005 with 9.7 percent (Nevada again is number one with 19.9 percent).⁵³ What this means is that, Washington has one of the fastest growing demands for housing in the nation and the housing supply is rapidly increasing in response. However, the majority of this housing is not owner-occupied. Homeownership rates in Washington are lower than both the national average and the majority of other states.

State agencies exist to help increase homeownership rates. The State of Washington Department of Community, Trade, and Economic Development (CTED), has a housing division that “invests public resources to create, preserve and enhance safe and affordable housing for Washington residents.”⁵⁴ This division is in charge of eight housing programs in the state, in particular, the Housing Trust Fund (HTF). The HTF runs many programs to serve Washington families, including helping low-income, first-time homebuyers make a down payment and providing low-income families with rental and homeownership opportunities.

Legislation that supports CTED is House Bill 3156, signed by Governor Christine Gregoire March 17, 2006, effective June 7, 2006. This piece of legislation calls for the creation of “pilot program[s] to assist in asset building for low-income persons.”⁵⁵ The law puts CTED in charge of collaborating with local community organizations to help improve and increase the services provided to local low-income families. There are no Latino-specific programs mentioned on the CTED website or in the bill. Regardless of legislation and state agencies, the discrepancy between Latino and white immigrant status and homeownership rate persists.

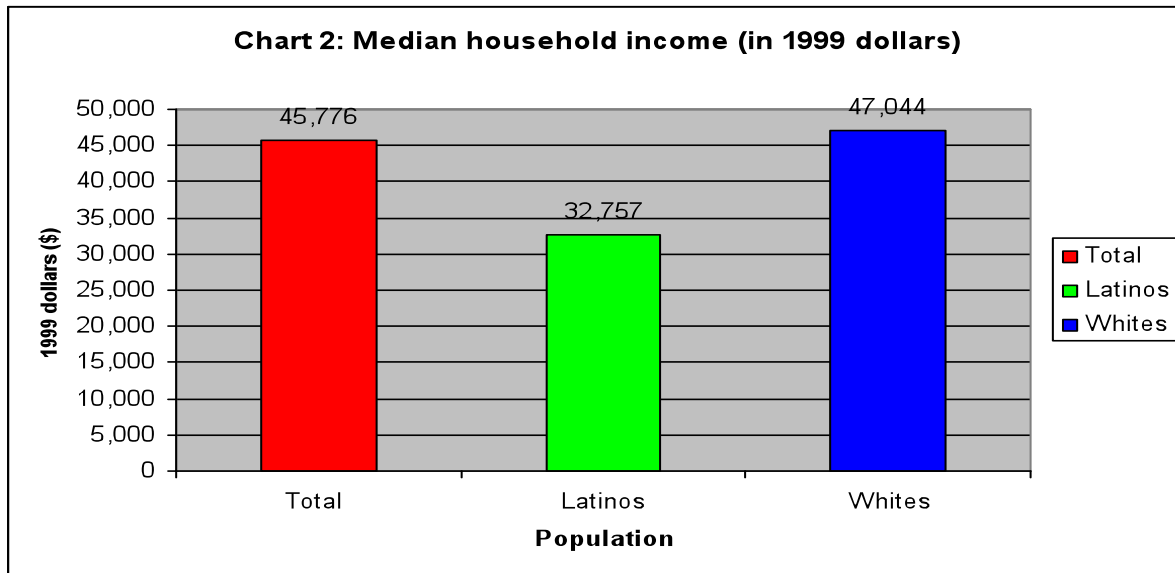
In addition to the foreign-born and homeownership rates, I looked at the median household incomes and the median home value of Latinos in Washington compared to whites and the general population. In Chart 2 below, the median household incomes between whites, Latinos, and the general population are compared. Both Charts 2 and 3 compare data exclusively from Washington State.

⁵³ U.S. Census Bureau

⁵⁴ Housing, State of Washington Department of Community, Trade, and Economic Development (CTED), <http://www.cted.wa.gov>.

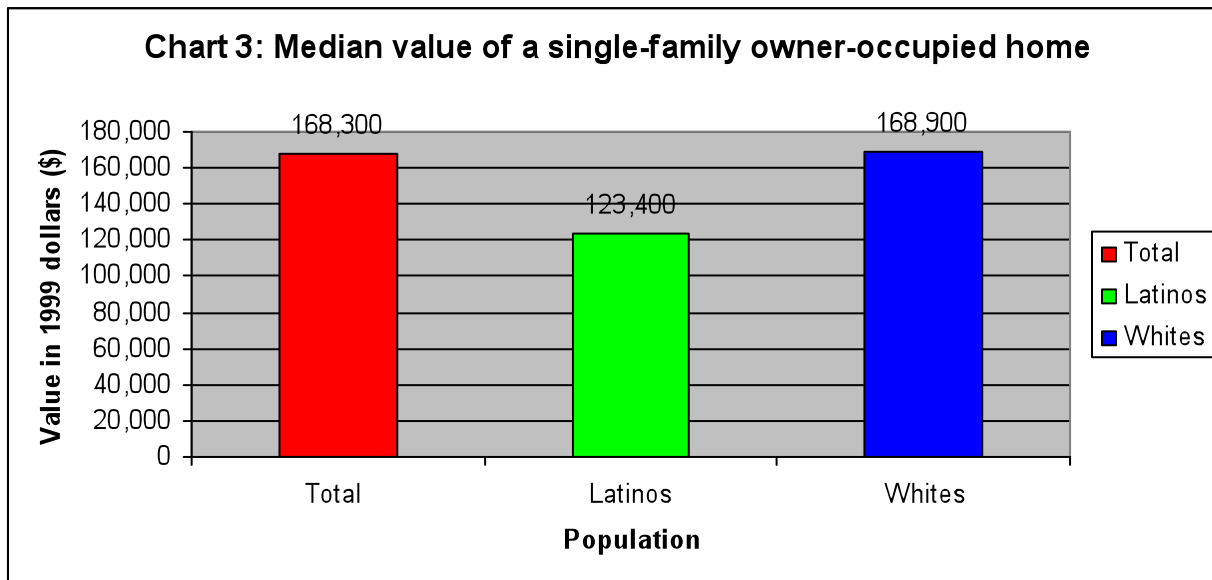
⁵⁵ *Access Washington*. <http://www.leg.wa.gov/pub/billinfo/2005-06>.

Data from the 2000 U.S. Census.



The median white household income is more than \$14,000 more than that of a Latino household, and more than \$1,000 more than the general population household income. One must recognize this obvious gap in household income attainment in order to understand and evaluate the causes as well as the consequences for homeownership rates. As this chart shows and scholars previously discussed, the current income of many, especially Latinos, is not enough to support a household. Furthermore, there is a discrepancy between the incomes of Latinos and non-Latinos, favoring non-Latinos. The final comparison in Chart 3 is between the median values of homes owned by the three population categories.

Data from the 2000 U.S. Census and the OFM Summary File 3, Housing Profile 1.



In Chart 3 above, there is a marked difference between the Latino and white population median home value. Where the Latino median home value is almost \$45,000 less than the total population median home value, the white median home value is \$600 more than the total population's. Differences in home value can be attributed to aforementioned income and wealth constraints. These constraints act on a household to directly control the household's ability to purchase a home at a certain value. As shown in the collected data, the income and wealth constraints are stronger acting on Latinos compared to whites and the general population. In other words, even when all other barriers to homeownership are broken down and Latinos become homeowners, Latinos are still not living in houses as valuable as whites in Washington State.

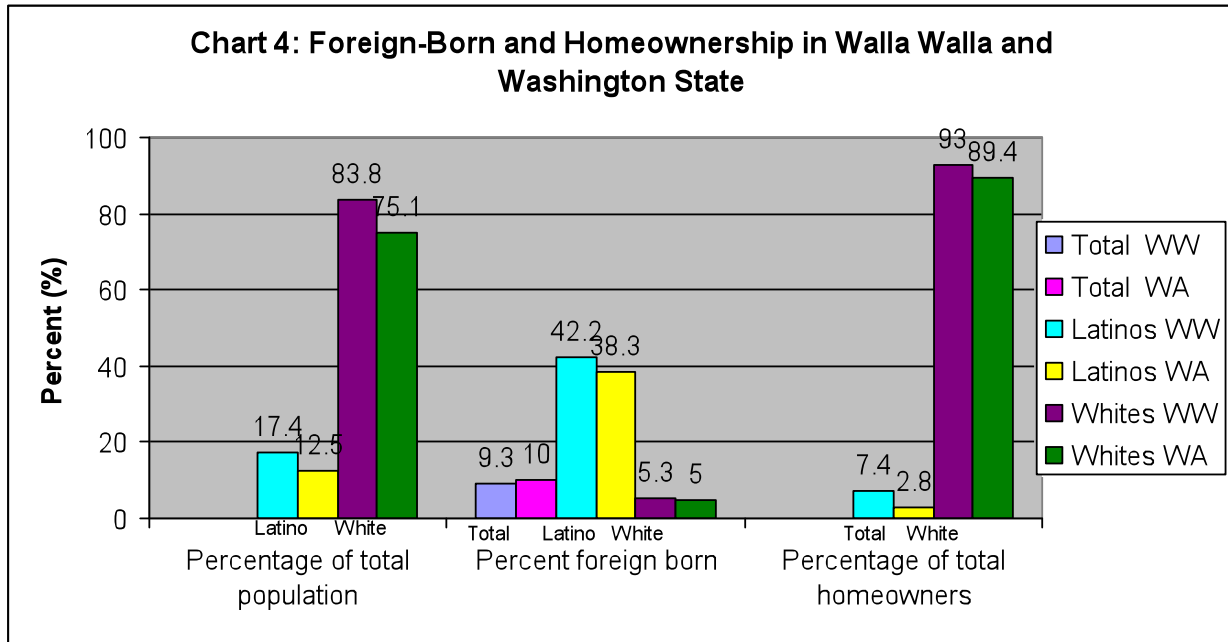
Case Studies

Considering Washington State discrepancies between Latino and white homeowners, I elected Walla Walla as the primary case study in order to test whether or not disparities between whites and Latinos were as prevalent on a local level as they are at the state level. Data from Walla Walla city is compared to data from Washington State previously presented. The WWHA programs are also discussed. An out of state comparison between housing programs is made between Walla Walla and the Cache County, Utah case study.

There is great ethnic diversity among the Latino population of Washington State, including Walla Walla. However, it is hard to recognize the diversity of Latino ethnic origins when not all collected data on Latinos is separated into different national origins segments. Therefore, this research will not focus on different Latino populations within Washington or Walla Walla, while noting that nationality could be another factor that influences a person's ability to own a home.

Walla Walla and Washington exhibit similar trends in terms of Latino immigrant status and income level. Some differences between Latino and white populations are greater in Walla Walla than in Washington State. A comparison between Washington and Walla Walla data follows in Chart 4. Chart 5 compares median income level and homeownership rates at the city and state levels.

Data from the 2000 U.S. Census.



The above chart reveals differences between Walla Walla and Washington State. Foreign-born percentages are fairly equal in both areas, as well as percentage of population owning a home. There is, however, a larger difference in the percentage of Latino and white homeowners in Walla Walla than in Washington. In Walla Walla, 7.4 percent of homeowners are Latino versus in Washington where 2.8 percent of homeowners are Latino. In the same way, 93 percent of the homeowners in Walla Walla are white, whereas whites are 89.4 percent of homeowners in all of Washington. This difference could be explained by a higher distribution of other minority homeowners throughout Washington, and not residing in Walla Walla. Notably, Latinos makeup 17.4 percent of the total population compared to 12.5 percent of Latinos in Washington. (For difference comparisons, see Chart 4a in Appendix C to compare differences for WW and WA).

Data from the 2000 U.S. Census.

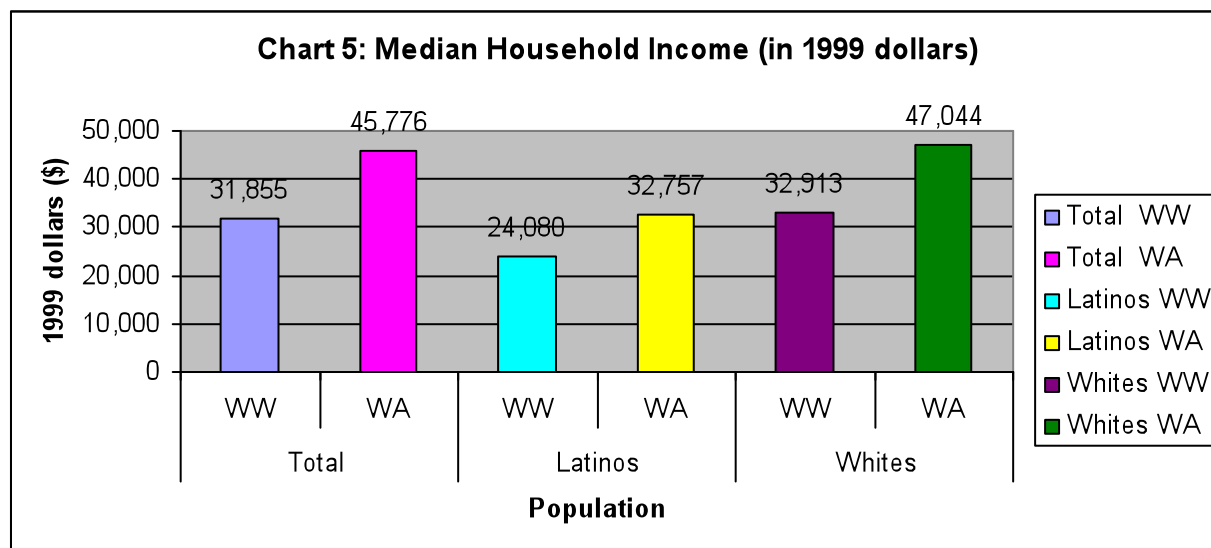


Chart 5 compares data between median incomes for each population group in Walla Walla (WW) and Washington (WA). The median household income for Walla Walla residents is almost \$14,000 less than that of the state income median. This trend repeats for both Latinos and whites in WW. WW Latino households earn nearly \$9,000 less than WA households, and WW white households earn over \$14,000 less than WA white households. Astonishingly enough, white households in WW earn almost the same median income (\$32,913) as the WA state population of Latino households (\$32,757). There are other similarities between WA and WW median household incomes. WW white households earn slightly above the total population median income and WW Latino households earning significantly less (\$8,757). This is identical to the pattern for WA State as a whole. There is an obvious gap in the income level and percentage of homeownership between Latinos and non-Latinos in Walla Walla and Washington alike. This gap likely contributes to the large difference (See Appendix 4a: 85.6 and 67.2 percent for WW and WA, respectively) in the percentage of homeowners between Latinos and non-Latinos.

Some of the deviation of the Walla Walla data from the Washington State data could be the result of the Walla Walla Housing Authority (WWHA) programs and practices in WW. These programs will now be discussed in greater detail. The WWHA, a local organization funded by state and federal subsidies, states its mission as the following, “to assess and fulfill the need for decent, safe, and affordable housing for very-low to moderate income families; to provide a living environment which empowers residents to improve their lives; to promote a people-oriented organization that encourages and supports self-sufficiency for its residents.”⁵⁶ This goal takes many positive aspects of community based support into account, most importantly, self-empowerment. The drawback to self-empowerment, though, relies heavily on institutions in place that do not take into consideration the differences, such as race, among community members.

⁵⁶ “2005 Annual Report,” Walla Walla Housing Authority, <http://www.wallawallaha.org/index.htm>.

In order to understand different methods used by the WWHA to address the issue of self-empowerment for people of different races, I spoke with several WWHA representatives. Upon talking with Denise Carron, a WWHA representative, I gained an understanding of rental-based assistance programs offered to Walla Walla community members on behalf of the WWHA. Most importantly, Denise mentioned that currently there are no Latino-specific programs offered by the WWHA. Cultural differences between Latinos and non-Latinos are, therefore, not being considered when, for instance, one applies for housing payment assistance. There is, however, a first-time home-buyer program operated by the WWHA that is overseeing the construction of roughly 25 new homes in Walla Walla. With the construction of these homes, there will be increased opportunities for Latinos to become homeowners.

In addition to Denise, I spoke with Frank Ramirez, and Renée Rooker, the Director of Housing Management, and Executive Director, respectively. They reiterated Denise's statement about the lack of any Latino-specific programs offered in Walla Walla. It is unclear whether this lack of programs includes the practice of printing forms and applications in Spanish and having bilingual employees or translators to work with Spanish-speaking clients. The WWHA website is not available in Spanish along with English.

Neither Frank nor Renée knew of any tracking system in place for different races utilizing WWHA services. Furthermore, they both mentioned that the majority of people using WWHA are interested in renting, not homeownership. Nevertheless, the WWHA provides assistance in the following areas for homeowners/buyers: down payment, mortgage payment, and consumer credit. They also mentioned the same project that Denise described—construction of 25 individual homes to be completed over the course of the following year. In terms of funding, the WWHA receives federal and state funding (in part from CTED), but no private subsidies.

Striving to attain its goals, the WWHA implemented many housing payment assistance programs. All of the programs listed in the “2005 Annual Report” are renter-based. The Housing Choice Voucher Rental Assistance Program provides rental assistance for very-low to moderate income households. HUD finances this program and serves about 1.53 million families nationwide.⁵⁷ Although the rental-assistance program serves 719 Walla Walla area families, it does not assist any homeowners with managing mortgage payments or reducing housing debt-to-income ratios.

Another program offered by the WWHA is the Tenant-Based Rental Assistance for Families with Children (TBRA). The TBRA program provides assistance for three primary groups “who are at or below 50 percent of the area median income.”⁵⁸ Funding for the TBRA program is supplied by HOME Dollars from the State of Washington Department of Community, Trade, and Economic Development (CTED).⁵⁹ This program also focuses solely on rental-based assistance, which helps many area renters, but excludes local area homeowners in need of assistance.

⁵⁷ Ibid.

⁵⁸ Ibid.

⁵⁹ CTED, <http://www.cted.wa.gov>.

The programs described above provide assistance to the local area very-low to moderate income families pay for housing. None of the programs, however, are specifically geared toward a particular race. The only program suited for a particular interest group is that of the TRBA which provides rental assistance for three primary groups. The three groups are: homeless adult single women (such as Amparo), homeless families with children (such as Pedro), and families with children (who have housing). In the interview with Renée and Frank, neither knew of any programs directly implemented for Latinos in Walla Walla. Furthermore, neither knew of any statistics on the race of families using WWHA programs. The “2005 Annual Report” on the WWHA website, however, states the statistics for how many families, separated by races, use WWHA assistance. The website does not explain how these statistics were obtained. These statistics are presented in Table 2 below.⁶⁰

Table 2

Race	Percent of Total Families Served
White	96
African American	1
American Indian/Alaskan Native	2
Asian/Pacific Islander	1
<hr/>	
Hispanic (Latino ⁵)	12
Non-Hispanic (Latino ⁵)	88

As shown in the table above, the WWHA serves primarily non-Hispanic, Hispanic, and white families.⁶¹ The distinction between non-Hispanic and white families is unclear from the information provided on the website, but it is assumed that the 12 percent of Latinos using WWHA assistance are identified as white and Latino, unless compared to the Latino/non-Latino status in the last two rows of the table. Aside from that, referring back to Chart 4: Foreign-Born and Homeownership in Walla Walla and Washington State, the WWHA provides rental assistance to 12 percent Latino families and the percentage of Latinos in the total population of Walla Walla is 12.5 percent. There is a clear need for Latino-specific programming to be introduced in the WWHA.

Interview Discussion

Addressing the needs of Latinos in an effective manner takes not only policy making, but more importantly, it takes hearing the stories of Latinos in the community, and responding to their needs. Listening to two homeless Latinos in the Walla Walla community voice the frustrations, ideas, and dreams of individuals often left unheard in scholarly reports demonstrates how distinct one person’s story can be from the next. Pedro and Amparo are both Latino homeless people currently residing in Walla Walla. Pedro receives housing and food from Christian Aid Center, and Amparo receives assistance from Helpline. Both interviewees belong to a group of persons whose voices are traditionally marginalized and/or ignored by society. As mentioned earlier, Amparo and Pedro are two individual voices. Their voices are not meant to be the sole representatives for an entire population of homeless and/or Latinos.

⁶⁰ “2005 Annual Report,” Walla Walla Housing Authority, <http://www.wallawallaha.org/index.htm>.

⁶¹ Hispanic/Latinos are counted as whites, therefore the percentages of races of the first four numbers equal 100 percent, but the percentage of Latinos and non-Latinos is 12 and 88 percent, respectively.

When talking about being a Latino in the U.S., Pedro remarked, “*Por ser nosotros latinos, tenemos que trabajar y luchar doble...No importa que ellos nacieron aquí. Simplemente por ser latinos, hispanos, tenemos nosotros que luchar doble.*” [Because we are Latinos, we have to work and fight twice as hard...It doesn't matter if they were born here. Simply for being Latino, Hispanic, we have to fight twice as hard.]⁶² Race is a large factor that affects Pedro's life, and this parallels with the ideas presented about the importance of race. Pedro demonstrates that immigrant status does not burden or constrain his ability to live and make a living in society. The remark about not mattering where a Latino or Hispanic person is born, however, contradicts much of the scholarly analysis discussed (see pages 2-3).

Pedro maintains a fierce loyalty to the U.S.—not México. In reference to the U.S., he remarked, “*lo siento...como si yo soy de aquí...Yo daría mi vida por este país...y mi familia.*” [I feel as if I were from here...I would give my life for this country...and my family.] In this case, Pedro does not feel less of a U.S. citizen for having immigrated here. He concentrates on the importance of his family, and how his family gives him the strength to continue fighting. Pedro is the single-father of four children. He is separated from his wife, who now lives out of state, and each raise two children. Rather than feel a sharp hatred for a country with institutions in place that continue the oppression of his economic and social status, he embraces the U.S. and pledges to defend it with a priceless asset—his life. This idea rejects that of an individual immigrant feeling an increased antipathy toward the U.S. or local governments for any unfortunate life-circumstances s/he find her/himself living.

Pedro voiced fascinating ideas and life-stories about being a Latino immigrant in the U.S. For starters, he disclosed that the majority of his income went to rent and utility bills. He is currently between jobs. Before Pedro became homeless, he faced high costs of living and low-income level. By the time he paid for housing and utilities, there was barely enough left over to provide for his family. In terms of income Pedro remarked, “*trabajando duro, no tenemos suficiente porque no ganamos suficiente, estamos viviendo al día*” [working hard, we don't have enough because we don't earn enough; we are living by the day]. This quote feeds directly into the argument that for many, income is not sufficient to live above the poverty line. Furthermore, the nearly \$9,000 difference between white and Latino median household incomes in Walla Walla, supports Pedro's observation that no matter how much a Latinos work, they still do not have enough money.

When asked whether or not the majority of his friends are renters or homeowners Pedro replied, “*la mayoría no son dueños*” [the majority aren't owners]. This parallels the Walla Walla case-study data that shows Latinos to be only 7.4 percent of the homeowner population versus 93 percent of whites. Aside from racial formations disproportionately affecting Pedro's life, neither his immigrant status, nor his income level can deter him from claiming ownership over the proverbial ‘American dream.’ Upon being asked whether he too aspired to one day buy his own home he responded, “*Más de nada, me gustaría tener una casa*” [more than anything I would like to have a house].

⁶² For the citation of quotes, please refer to Appendix B. All quotes from the transcript used in the paper are in bold.

Similar to Pedro, the interview with Amparo highlighted many of the same difficulties with low-income and racial bias. Amparo is a single-mother, undocumented Mexican immigrant, and homeless. Amparo, however, also brought to light more personal aspects of her life contributing to her current homeless situation. These aspects are not discussed in this report, but include the following: domestic violence, undocumented status, and the job availability. Similarly to Pedro, Amparo reiterated the lack of funds to pay bills, regardless of how hard she worked. She said, “*por más que trabajo, no alcanza el dinero*” [no matter how much I work, the money isn’t enough].

Besides lack of income, Amparo faced racial discrimination as well. Amparo had several stories to tell regarding race and racism from first-hand experience in Walla Walla. She observed, “*no soy de aquí y me rechaza*” [I’m not from here and I am rejected]. She also mentions an instance at a grocery store in town where an employee told her to leave because otherwise the authorities would come and arrest her. This particular employee was half Mexican, and in Amparo’s opinion the employee, “*es racista*” [is racist]. Either undocumented or immigrant status or both could be attributed to this employee’s thorough rejection of her. Clearly, race matters, but so do social and economic status.

In terms of homeownership, Amparo had a nearly identical response to that of Pedro when asked how many of her Latino friends are homeowners versus renters, she commented, “*Todos rentan*” [Everyone rents]. Also, similar to Pedro, Amparo felt more attached to the U.S. than México. When asked which country she preferred, Amparo replied, “*yo prefiero ser de aquí, de los Estados Unidos*” [I prefer to be from here, from the United States]. This preferred citizenship opens up new research questions regarding the assimilation of Mexican immigrants (documented as well as undocumented) into the U.S. mindset and culture. Cultural differences, such as the ones discussed by Juliá and Hartnett, however, are one aspect not referenced by either Amparo or Pedro. Both Latino interviewees expressed adamant self-identification with the U.S., rather than México.

Amparo and Pedro tell stories that both support and refute academic arguments and quantitative data, although, each person has similar responses about income, immigrant status, and homeownership. Neither believes that they can earn enough money to pay for the necessities of life. Also, both Pedro and Amparo feel loyal to the U.S., not to their native country—Mexico. Immigrant status, then, has different effects on numbers than it does on people. This status tends to increase barriers to homeownership; however, both interviewees agree that they much prefer to be from the U.S. Finally, Pedro and Amparo each dream of one day owning their own home, regardless of all the factors discussed working against them.

Synthesis and Proposals

The dream of homeownership endures for two Latino homeless people in Walla Walla, despite the many social and economic barriers blocking fulfillment. Characteristics that become barriers for individuals in society include race, immigrant status, and income level. Isolating these barriers for academic study, however, leads to inconclusive and incomplete findings by scholars: isolation oversimplifies the issue. More importantly, reliance on solely government statistics and scholarly articles cannot fully portray the effects of barriers to homeownership on

Latinos. Conversing with Latinos one on one, edifies a researcher on the real-life conditions of a person, and allows one to listen to the personal stories of people often unheard in society.

Income level and immigrant status among Latinos in Walla Walla are two factors not fully addressed by the WWHA. Both Pedro and Amparo constantly return to the fact that they simply cannot work enough or earn enough to pay for housing in Walla Walla. In both Walla Walla and Washington State as a whole, Latino households earn a median income between \$9,000 and \$14,000 less than non-Latinos. The gap in Latino versus white income points to race as a dividing line along which city and state programs should focus. Policy makers can use this racial line to their advantage when designing programs to help people from different racial/ethnic backgrounds because the line narrows the focus onto what particular group of people needs help. Furthermore, with in depth study and understanding of the different ways in which cultural, societal, and economic aspects interact to affect an individual or a group of individuals, such as Latinos, policy makers can craft programs that meet the needs and demands of that group.

Apart from income level gaps between Latinos and whites, immigrant status plays contradicting roles in the individual lives versus the population of Latinos. According to both Amparo and Pedro, they identify much more strongly with the U.S. They also face increased levels of discrimination for being not only Latinos, but also immigrants (as illustrated by Amparo's experience in the grocery store). Scholars echo this controversy over the importance of immigrant status.

Overall, homeownership is the ultimate personal goal of both Pedro and Amparo, but statistics on Latino homeownership both in the Walla Walla case study and Washington State demonstrate that odds are low for Latino homeownership. Furthermore, both Amparo and Pedro realize that practically speaking, attaining homeownership is not the most important next step in improving their lives. Nevertheless, homeownership programs that focus particularly on Latinos can achieve success, as illustrated by the Cache County, Utah case study. If Washington were to attempt to create similar Latino-specific homeownership programs, there could be a similar empowerment of Latino non-homeowners within Washington State. And, thanks to HB 3156, CTED has the power to create such programs at either the local level through organizations such as the WWHA or at the state level with organizations such as the Washington State HUD.

At the state level large-scale projects to increase income and homeownership rates for Latinos do not seem feasible because attempts at broad-based solutions to individual difficulties. These broad solutions result in programs that do not tailor their provided services to the needs of the local community. Instead, CTED could instigate a community-based effort (in Walla Walla, for instance) by awarding grants to local organizations such as businesses, churches, banks, and social service agencies that offer bilingual workshops on debt and income management. Individuals, in turn, benefit from the education of money management and have an increased potential to save up for a home purchase. Saving income, however, is not always an option when there is simply not enough income to save. In order to create programs to increase the household income for Latinos in Walla Walla, more in depth study on this subject can be done. This leads to the beginning of yet another chapter on Latino income that will be left unwritten for future researchers.

More scholarly research, though, is not the only method to approach the study of racism and Latinos in Washington State. Although many scholars write extensively on the effects of race and a variety of other factors that affect Latinos, listening to the personal stories of individual Latinos from the community will be the true testimonial of the ways in which race impact the lives of Latinos. In the words of Pedro, "*Por ser nosotros latinos, tenemos que trabajar y luchar doble, por nuestro color.*"

Appendix A: Interview Questions

For Pedro and Amparo:

1. What is your current living situation?
How long have you been living in this situation?
What is it like?
2. How do you define homelessness?
3. Has it been difficult for you to find affordable housing in Walla Walla?
4. Roughly what portion of your income do you pay for housing?
5. Was there ever a time when you were unable to afford your housing situation and you had to seek outside help? What happened? Who did you go to for help?
6. If you went to a social service, such as Helpline, in what ways did they help you?
7. Can you tell me about a time when you lived with another family or friend or on the streets after being unable to pay for your previous housing?
8. In your experience, how is it to find affordable housing and maintain it, say over the course of a year?
9. Can you think of a time when you feel that being Latino/a has altered the way in which someone helped or didn't help you. Or the way people you met/worked with treated you?
10. Of your friends, how many are Latino/a homeowners? How many homeless?
11. Have you ever noticed a difference between the amount of Latino and non-Latino homeless?

For Denise Carron:

1. What programs does WWHA offer to people who ask for financial assistance in paying for housing?
2. Are there any Latino-specific housing payment assistance programs offered by WWHA?

For Renée Rooker and Frank Ramirez:

1. What is the definition of a low-income household?
2. What is the definition of a low-income home?
3. Who makes these definitions?
4. What programs are there at the local and state level for low-income homebuyers?
5. Are there any programs at the local and/or state level for Latino low-income households? Latino immigrants?
6. How is the importance of low-income homeownership gauged for Latinos in Washington and Walla Walla?
7. Is the quality of life taken into account?
8. What is being done about low-income? Are there any efforts to increase the minimum wage?
9. Is there a noted difference between the number of Latino versus non-Latino low-income homeowners in Walla Walla and/or Washington?
10. Are there many Latino immigrant low-income homeowners or potential home-buyers?
11. Has there been a change (increase/decrease) in the amount of Latino homeowners or potential home-buyers in the last 5 to 10 years?
12. Is there any noted correlation between homelessness and low-income homeownership?
13. Has HB 3156 had any impact on the WWHA policies or programs?

Appendix B: Interview Transcripts

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Reflections from the interviews with [REDACTED]

The translations of the questions could be improved.

A lot of the questions hint at the answers or the phrasing of the question makes assumptions about what the answer will be.

Questions need to be better explained (more explicit) by the interviewer.

It is important to make sure that the person being interviewed understands what the question is that is being asked, and that they answer it.

In many instances the answer does not correspond to the question. A leading cause of this gap is the translation of questions, language barriers, and vague questions.

There are sudden subject changes.

This may be normal in an interview, but it makes it difficult for the person being interviewed to digest the question and think of a longer response than 'yes' or 'no.'

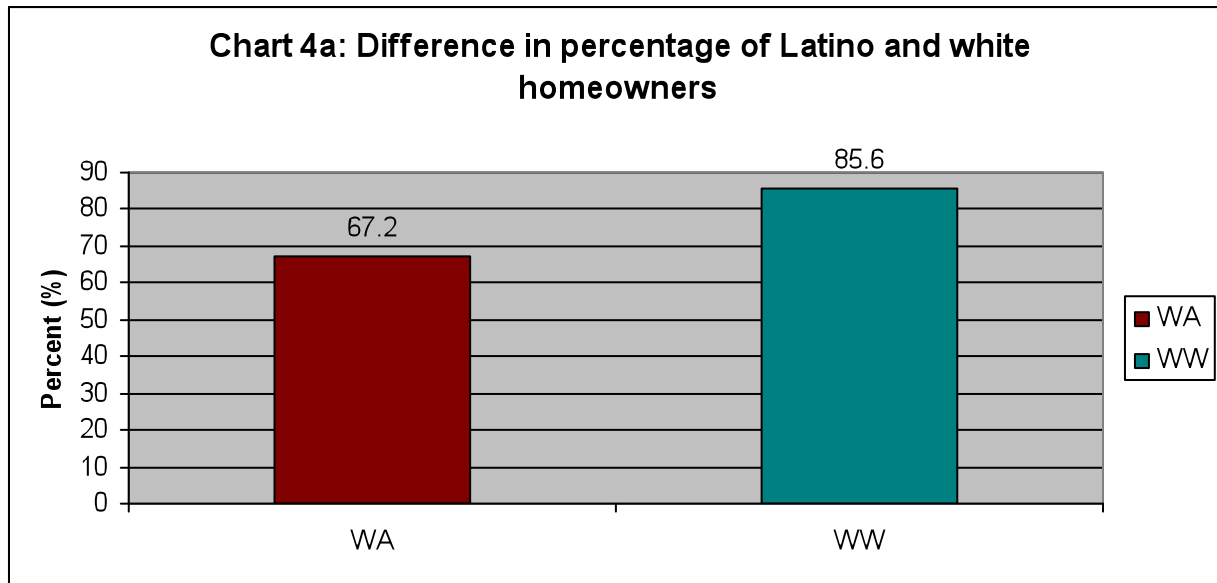
Of the questions asked, not many sparked the relating of a personal story.

In the interview with Pedro the conversation took on a story-telling nature to it, whereas Amparo almost never responded with a story unless prodded by further questioning. It could very well have been the difference in personalities between the two, but also the interviewer could have formulated questions better suited for each individual.

After spending time reviewing these interviews and my research up to this point, I would like to do a follow up interview with both interviewees, or at least with [REDACTED]. I did not prepare enough, nor was I far enough in my research with a sufficiently focused question to make the most of these interviews.

Appendix C: Chart 4a

Data extrapolated from Chart 4, 2000 U.S. Census Bureau.



The difference in the percentage of Latino and white homeowners in Washington and Walla Walla is calculated by subtracting the percentage of white homeowners from Latino homeowners for each location. Chart 4a shows a larger difference in the percentage of white versus Latino homeowners in Walla Walla. This could be due to a higher concentration of whites in the area, or increased income and immigration effects discussed in the body of the paper.

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