

**Low Income Latinos' Housing Stability:
The Small Rural Town Perspective**

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INTRODUCTION:

This study investigates the characteristics and causes of housing related problems for Latinos/as in low-income neighborhoods in rural small cities such as Walla Walla, Washington. Specifically, what factors foster rental stability or instability in Walla Walla? Also, what is the quality of housing in Walla Walla like? Is there substandard housing in Walla Walla? What are the issues that impede or prevent home-ownership? Finally, why are things this way in Walla Walla?

In my research I have worked together with Teri Barila from the local organization, Commitment to Community (C2C). Teri and C2C initially posed a question for me to study about how the people of Walla Walla perceive their housing needs, especially issues related to transience, landlord responsiveness, and tree removal. They identified these as relevant issues in Walla Walla because of conversations and interactions they had had with community members who experienced problems in these areas before. In addition, Teri helped me by suggesting knowledgeable people in the area to interview about my topic. She also set up times I could interview or survey people that were connected to C2C.

In order to study housing issues I conducted separate surveys for renters and for homeowners. The issues I wanted to know more about were different for homeowners and renters: what problems renters faced and how homeowners were able to own. Commitment to Community serves all members of Walla Walla. To that end, they did not want the subjects of my research to be limited by race. However, I was unable to distribute the survey equally among all races. In addition, the subject of my class is *The State of the State for Washington Latinos* so I focused my efforts on obtaining responses from Latino residents.

Although Walla Walla's Latino population is growing quickly and is currently assumed to be around 20% of the population, Latinos are still largely marginal in the community. There are few organizations devoted specifically to the needs of immigrants or Latinos, and few Latinos holding public office positions. Community organizations and service providers even report that few Latinos use their services. What is more, according to the 2000 census, nearly 60% of self-identified Latinos rent compared to 30% of white residents of Walla Walla.

I find that although the Latino population is relatively permanent in Walla Walla, there is still a low level of education about homeownership and tenant rights. The respondents with unstable rental housing are generally very active in society. They may be more likely to identify problems they have and try to fix them by moving because the resources available do not offer solutions to housing problems. There is a dearth of groups and organizations in Walla Walla County that cater specifically to the Spanish-speaking community's housing needs. However, community organizations could play a powerful role in helping foster rental stability and increasing the likelihood of becoming a homeowner by developing programs that educate about housing rights and possibilities.

In studying these housing related issues, I offer solutions to improve these problems in Walla Walla, and on the state and national level. Specifically, I advocate for the formation of groups, classes, or clubs that educate about the rights of tenants and also offer concrete tools for how people can improve their housing situation. Second, I suggest that Walla Walla County expand the program Crime Free Rental Properties to replicate some of the successful aspects of the rental inspection and licensing program that Pasco, Washington currently uses. This program licenses all rental properties to certify that the housing is suitable and up to code. Through these inspections, the program simultaneously educates tenants about what the state requires of

landlords. Tenants are thus more aware of what they can demand from their landlords. Walla Walla does not need to add this entire program because the incidence of substandard housing is lower in Walla Walla than in Pasco.

SECONDARY RESEARCH:

The Importance of Quality, Stable Housing

Housing is a personal matter that impacts all facets of a person's life. In the short run, the amount a person spends on housing determines the quality of food, clothing, medical care, and other basic goods and services that he or she is able to obtain.¹ The report *Enhancing the Educational Attainment of Our Region's Children* defines stable housing as a safe housing environment that one is able to retain and maintain.² Unstable living conditions have an enormous effect on work, school performance, childrearing, diet, and general health.³ In addition to housing costs impinging on everyday needs, housing has a powerful, enduring role in shaping children's life experiences.⁴

A report by the Washington State Family Policy Council⁵ comments on multiple variables that diminish the availability of affordable housing. According to the report, when a family does not have access to affordable housing, they may remain in violent home situations where family members struggle with domestic or child abuse; they may become homeless; they may live in substandard housing; or they may overspend on housing. When a family spends more than they can afford on housing, as a result they may live in overcrowded homes or move between homes. They may also have fewer resources for other basic necessities. All of these scenarios have potential negative long-term impacts on children—housing instability and poor housing quality increase the risk of youth dropping out of school, becoming truant, or acting violently.⁶

Sheila Crowley examines the last variable that the report covers: how lack of affordable housing causes family mobility.⁷ Her article also studies how housing issues affect children and school performance. Low-income families have higher rates of residential mobility than middle- and upper-income families. This is in part due to the fact that lower-income families also tend to rent more than other income groups, and renters are three times more likely to move than homeowners.⁸ Unstable housing disrupts children's learning process; and when students move schools or neighborhoods they may end connections to positive social networks. She concludes

¹ Harkness, Joseph and Sandra Newman. 2005. "Housing Affordability and Children's Well-Being the National Survey of America's Families." Baltimore: Fannie May Foundation.

² *Enhancing the Educational Attainment of Our Region's Children: A Report to the Citizens in the Region Between Burbank and Dayton and from the Snake River to Milton-Freewater.* 2009

³ Crowley, Sheila. 2003. "The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children." *The Journal of Negro Education.*

⁴ Cox and Sides. 2006. *The Effects of Substandard Housing on Academic Success and Behavior among Children.* Undergraduate thesis

⁵ *Enhancing the Educational Attainment of Our Region's Children: A Report to the Citizens in the Region ...* 2009

⁶ *Enhancing the Educational Attainment of Our Region's Children: A Report to the Citizens in the Region ...* 2009

⁷ Crowley, Sheila. 2003. "The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children." *The Journal of Negro Education.*

⁸ Crowley, Sheila. 2003. "The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children." *The Journal of Negro Education.* 23

that although school programs to facilitate students' permanence at a school may have positive benefits, schools should not be the primary actor in reducing student mobility. Thus she argues that the government could significantly improve student performance in school if it were to increase public spending on rental housing subsidies, assistance, and construction.⁹

Stephanie Cox and Bartley Sides¹⁰ look specifically at the disadvantaging effects of substandard housing on school children. Their review of literature on housing finds that substandard housing dramatically affects people's opportunity to succeed in society because housing quality relates directly to educational success, health, relationships with adults, and children's socialization in general. By conducting phone surveys, Cox and Sides study the relationship between housing quality and children's academic success. Cox and Sides surveyed families that moved from substandard housing situations into homes built by Habitat for Humanity in Greenville, South Carolina. They spoke with parents six months after they had moved into their new homes to find out how their child's study habits and school performance had changed since moving into the new home. According to the phone surveys, 60.8% of children's grades, participation, and behavior improved in school after moving. This study offers tangible evidence that quality of housing plays a key role in a person's well being. Cox and Sides argue that our society needs to devote more resources to eliminating substandard housing because there is such a clear correlation between children's success in school and their quality of housing. More broadly, their results evince the necessity of identifying and educating about substandard housing.

Lack of Affordable Housing and its Effect on Immigrants

Mitchell Ratner studied the experiences of minorities and immigrants in four communities in the United States to better understand housing in the United States.¹¹ He and a team of researchers conducted many interviews with low income minorities and immigrants in the four towns to write an ethnography about the barriers to homeownership. His research indicated that minorities and immigrants are both less likely to own their own homes. He found that the greatest barriers to homeownership include a lack of affordable housing in the communities, limitations of the existing financial tools, a lack of knowledge about purchasing homes and acquiring credit, and "cultural gaps, biases, and misunderstandings" that occurred between minority or immigrant individuals and housing agents. Some of the communities attempted to combat the lack of credit and home purchasing knowledge by offering bank held seminars on obtaining mortgages, non-profits offered classes and clubs on home buying, and churches, housing agencies, and cultural organizations encouraged buying homes through classes and assistance. Ratner does not assess how effective these organizations are at improving knowledge about buying a home. However, he writes that the lack of knowledge about the process to obtain credit and credit judgment is much more difficult to combat. Credit judgment can be developed through consumer education in schools or improved through credit counseling.

⁹ Crowley, Sheila. 2003. "The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children." *The Journal of Negro Education*.

¹⁰ Cox and Sides. 2006. *The Effects of Substandard Housing on Academic Success and Behavior among Children*. Undergraduate thesis

¹¹ Ratner, Mitchell. 1996 "Many Routes to Homeownership: a Four Site Ethnographic study of Minority and Immigrant Experiences," *Housing Policy Debate*

Jeanie Haubert Weil's dissertation examines discrimination by real estate professionals against Latinos which she attributes to language-related factors.¹² Because her study takes place in New Orleans pre and post hurricane Katrina, she asks what effect the minimized availability of rental housing caused by the devastating hurricane had on Latino renters. Weil argues that in a tight rental market, rental and housing agents are more likely to discriminate against minorities or immigrants. Thus, lack of affordable housing and "cultural gaps, biases, and misunderstandings" may not be mutually exclusive as Ratner suggests. Weil tested the frequency of phone based discrimination by rental agents against Latino callers. A major variable in her study of Latino renters was how discrimination related to the individual's English language skill. Weil argues that English language proficiency seriously affects immigrants' experiences with discrimination. In the study she conducted she used Anglo callers, Latinos with an "identifiably Latino-sounding accent"¹³, and Latino callers with limited English proficiency to ascertain the correlation between discrimination and language. In her study she found that agents tended to give Anglo callers a better deal; although the difference was not extreme. She hypothesizes that discrimination also occurs in other steps of the process to obtain a rental property that she does not examine in her study.

Weil found that rental agents discriminated more frequently against Latino Callers in the extremely tight rental market post-Katrina.¹⁴ In such a market, Latinos must alter their behavior, or in this case, style of speaking, to match the dominant white style—which, as Weil points out, can be humiliating. Weil balances out her study of phone based discrimination by rental agents with twenty five in-depth interviews of some of the participants in the audit. She uses the interviews to understand how the Latino participants interpret discrimination in general in their experiences with housing. She categorized the ways that the interviewees perceived the way that agents discriminated as: "perceived fair treatment"; "perceived preferential treatment"; or "perceived mistreatment".¹⁵ Weil found that often when Latinos believed they were being treated fairly by rental agents, they had misunderstood their interactions with the rental agents in the audit study and in other personal stories they shared. Weil suggests that Latinos may be less apt to complain about discrimination than other groups because they understand discrimination "differently than our legal system does and may not recognize disparate treatment as discrimination."¹⁶ Weil argues that people who are less familiar with the legal system will be less likely to notice situations that impede their access to resources or lead directly to segregation. Their understanding of the legal system and "American style" discrimination may correlate with the amount of time they had spent in the United States. Although Weil suggested that the participants were mostly first generation immigrants, she did not specify about their immigration status or the length of time they had lived in the United States. Perhaps if the Latina caller had lived in the United States longer, she would have been skeptical about the rental agent's use of Spanish at the end of the conversation.

In contrast with Latino people who spoke English well or at least with an accent, Weil found overt discrimination of undocumented Latino migrant workers. She characterized their experience with the rental market as "preferential treatment" or exploitation. The phrasing of "preferential treatment" of Latinos is confusing because by acting in favor of the Latino/a renter,

¹² Weil, Jeanie Haubert. 2008. "Discrimination in rental housing: A focus on Latinos"

¹³ Weil, Jeanie Haubert. 2008. "Discrimination in rental housing: A focus on Latinos"

¹⁴ Weil, Jeanie Haubert. 2008. "Discrimination in rental housing: A focus on Latinos"

¹⁵ Weil, Jeanie Haubert. 2008. "Discrimination in rental housing: A focus on Latinos"

¹⁶ Weil, Jeanie Haubert. 2008. "Discrimination in rental housing: A focus on Latinos" 146

the rental agent is actually acting with prejudice. In this type of discrimination, rental agents exploit Latino renters because they do not have legal documentation. Migrant workers may be especially susceptible to mistreatment because they fear the legal system. Migrant workers may choose not to report their problems because of the threat of deportation and because they do not fully understand the legal system. From the landlord's perspective, undocumented Latinos are more attractive housing clients because they have no legal leverage against their landlord. Thus, rental agents are able to charge exorbitant rental prices for substandard housing to undocumented Latinos. The Latino individuals that Weil interviewed also reported that landlords discriminated in favor of recently immigrated Latinos because they perceived that these Latinos did not cause problems, were quieter, and more passive. However, the interviewees noted a difference in the ways that landlords treated recently immigrated people and people who had lived in the United States for longer.

Immigrant Housing Inequality

Weil documented that illegal immigration can negatively affect housing quality. In her interviews she found that immigration status was often a basis for exploitation in pre-Katrina New Orleans, and the tight market of post-Katrina New Orleans. Lauren Krivo's study on housing inequality between Latinos and non-Latinos emphasizes the role that immigration status or "immigrant characteristics" can play in determining quality of housing.¹⁷ She looks at three specific housing conditions: tenure (homeownership versus rental), crowding, and cost. Her study reveals that Hispanics generally attain lower quality housing which is due to "a combination of their economic, demographic, immigrant, and market situations."¹⁸ She used Public Use Microdata Samples (PUMS) from the 1980 Census to look at subgroups based on national origin because she wanted to explore the relationship between immigrant characteristics and the local housing market. Hispanics tend to have much lower rates of homeownership and live in notably more crowded homes than Anglos. Although housing quality is lower for Latinos in general, bad housing correlates more acutely with immigrants who maintain "immigrant characteristics". Latino and Anglo homeownership improve with higher incomes, more education, and when householders are older and married with children. Like Weil, Krivo finds that English language ability is an "immigrant characteristic" that is easily identifiable by housing agents and that has a causal relationship with poorer housing conditions.¹⁹

The housing in areas heavily populated by immigrants tends to be of a lesser quality. This could be due to discrimination—rental agents steer Latinos toward those neighborhoods, or immigrants may choose to live in cheaper housing and feel more comfortable where more Spanish speakers live. Individuals that live in these neighborhoods may never have the opportunity to learn English. This is less problematic if the Spanish speaking community develops ethnic-specific networks that enable people to access resources, including better housing. However, she argues that Hispanic immigrants who learn English or live in the US for a long time ameliorate their housing.²⁰ With time, Krivo finds that Hispanics shed their "immigrant characteristics" and improve their socioeconomic conditions. However, Krivo argues that Latinos need more resources to become homeowners, and reduce crowding than their Anglo counterparts.

¹⁷ Krivo, Lauren. 1995. "Immigrant Characteristics and Hispanic-Anglo Housing Inequality." *Demography*

¹⁸ Krivo, Lauren. 1995. "Immigrant Characteristics and Hispanic-Anglo Housing Inequality." *Demography*

¹⁹ Krivo, Lauren. 1995. "Immigrant Characteristics and Hispanic-Anglo Housing Inequality." *Demography*

²⁰ Krivo, Lauren. 1995. "Immigrant Characteristics and Hispanic-Anglo Housing Inequality." *Demography*

Bradley, Green, and Surette examine much more specific factors that might, as Krivo says, give a Mexican immigrant “immigrant characteristics”. In contrast to Krivo, they discuss the relationship between immigration status and homeownership. They argue that after controlling for socioeconomic variables, attachment to Mexico reduces chances at obtaining homeownership.²¹ They measure how connected people feel to Mexico by looking at how much money individuals send to family still in Mexico, residency status in the US, and the Mexican immigrant’s knowledge of the United States financial system. They conclude that those Mexican immigrants who decide to live in the US for longer or permanently are more likely to be or become homeowners, or, as the authors say, have higher housing tenure. More specifically, people without legal status in the US rent disproportionately compared to people who have citizenship or residency.²² This may either demonstrate they do not intend to live permanently in the US or they have limited access to traditional mortgage financing. And, as Weil also discusses, transaction costs related to owning may be higher for undocumented immigrants than permanent residents. They found that remittances correlate strongly with trajectory towards homeownership—immigrants who send money home may intend to only stay in the US for a short period of time and sending money diminishes the amount of money they can save for housing costs. However, the most important determinant of tenure status is the affordability of the city where the Mexican immigrants live.

Knowledge of the financial system is another huge barrier to homeownership that affects Mexican immigrants. Bradley, Green, and Surette’s phone study asked respondents if they were familiar with the qualifications to get a mortgage, and if they could find someone they trusted to advise them on how to own a home. The subjects that could find a trusted advisor, had a bank account or credit card, and paid their bills on time, demonstrated that they had a stronger understanding or attachment to the financial system. People who understand the financial system are also much more likely to expect to stay in the United States for an extended period of time.²³

Bradley, Green, and Surette’s findings are similar to Krivo’s analysis that as immigrants live in the United States for longer, they are more likely to learn English or learn how to navigate the housing system. As a result, immigrants with more knowledge are more likely to become homeowners. Bradley, Green, and Surette add nuance to Krivo’s argument by including the idea of attachment. They argue that Mexican immigrants who are committed to living in the United States are more likely to become homeowners than immigrants who remain attached to Mexico. This is based on the idea that the amount of time one expects to stay in the United States determines whether one becomes informed about the financial procedures related to owning a house. Bradley, Green, and Surette’s conclusion assumes that as long as a Mexican immigrant is committed to living in the United States and has personal initiative to find out how to become a homeowner, they will have a higher chance of becoming a homeowner.

Is Understanding of the Housing System Generational?

²¹ Bradley, Green, and Surette. “The Impacts of Remittances, Residency Status and Financial Attachment on Housing Tenure for Mexican-Heritage Americans: Inferences from a New Survey.” *Journal of Real Estate Economics* (2007)

²² Bradley, Green, and Surette “The Impacts of Remittances, Residency Status and ...” *Journal of Real Estate Economics* (2007)

²³ Bradley, Green, and Surette “The Impacts of Remittances, Residency Status and ...” *Journal of Real Estate Economics* (2007)

In her study, Weil finds that Latinos who recently immigrated may not be aware about when they are being discriminated against because they are unfamiliar with the US legal system and US style discrimination. However, she does not document the length of time that individuals have resided in the US. By contrast, Mary Waters examines the differences among the lived experiences of discrimination of recent, long time, and second generation West Indian immigrants through group and one-on-one interviews. Her study reveals that West Indian immigrants come to the US under the assumption that they will be able to achieve the American dream; that through their hard work they can overcome structural racism; and that they are often unaware when people are discriminating against them or exploiting them.²⁴ Over time they discover the reality that regardless of an immigrant's individual work ethic, white Americans tend to view West Indian immigrants as "black" and hence apply common stereotypes about laziness and a lack of ambition to such immigrants. Waters sees that West Indian immigrants and their children adapt to the United States' racialized society by adopting an immigrant/ ethnic identity, an "oppositional" identity based on American race and ethnic classification, or the ability to switch between multiple identities.²⁵ Her study is very specific to black West Indian immigrants in New York City; however, her findings about how immigrants are able to assimilate, integrate, or access cultural capital specific to immigrant or American groups may apply to other immigrant groups. Once individuals become steeped in the US culture, they may learn to better gauge racism encoded into their everyday interactions.²⁶ Thus, it seems likely that immigrants who acquire "cultural capital" over their long term residence in the United States would be better equipped to defend themselves against discriminatory or exploitative treatment which Weil finds are common for Latino renters who recently immigrated.

Although Waters does not specifically discuss homeownership in her book, McConnell and Akresh agree that the racism against black Americans in the United States may play a pivotal role in preventing them from becoming homeowners.²⁷ McConnell and Akresh study the relationship between the length of time a person with legal status spends in the United States and homeownership. New black immigrants, in contrast to US born blacks, have higher rates of homeownership.²⁸ This disparity may relate to what Waters discovered in her book— that the dominant society does not necessarily apply the same negative stereotypes to black immigrants as it does to African Americans. However, McConnell and Akresh argue that this same relationship is not true for recent Latino immigrants and native born Latinos. For Latinos and whites, being an immigrant is negatively associated with homeownership rates. According to McConnell and Akresh, as Latinos "assimilate" or attain cultural capital in the United States, their opportunities at homeownership improve. Their study used information from the New Immigrant Survey which was collected in 2003. The survey only studies immigrants with legal status in the United States so it does not comment on the effects of immigration status on homeownership.

²⁴ Mary Waters, *Black Identities: West Indian immigrant Dreams and American Realities* (New York: Russell Sage Foundation, 1999)

²⁵ Mary Waters, *Black Identities: West Indian immigrant Dreams and American Realities* (New York: Russell Sage Foundation, 1999)

²⁶ Mary Waters, *Black Identities: West Indian immigrant Dreams and American Realities* (New York: Russell Sage Foundation, 1999)

²⁷ Diaz McConnell and Akresh. "Through the Front Door: The Housing Outcomes of New Lawful Immigrants." *The International Migration Review*; (2008)

²⁸ Diaz McConnell and Akresh. "Through the Front Door: The Housing Outcomes of New Lawful Immigrants." *The International Migration Review*; (2008)

This comparison between black and Hispanic immigrants is complicated. The West Indian immigrants that Waters studied were all native English speakers whereas Latinos are often put at a disadvantage by language barriers. McConnell and Akresh also suggest that black immigrants have very different characteristics from Latino immigrants to the United States. As they put it, many black immigrants from African countries represent a “brain drain” of their respective countries.²⁹ Waters’ study is specific to West Indian immigrants and thus may or may not apply to McConnell and Akresh’s findings about black immigrants and homeownership. Latinos may experience very different kinds of racism from African Americans in the United States. The discussion of racial and immigrant identity that Waters intervenes in cannot exactly relate to Latino immigrants. Thus, the two immigrant groups’ main shared experience lies in the fact that they both can accrue knowledge as they live in the US. The longer they both live in the US, the more they learn about how to navigate the housing system and the racialized society. Hopefully this experience yields tools or cultural capital to help them stand up for their rights.

How Social Capital may Relate to Homeownership

Like Waters, McConnell and Marcelli discuss the role of social capital in immigrants’ experiences, in this case Mexican renters and homeowners in Los Angeles.³⁰ They understand social capital as assets derived from social networking which contribute to a community that shares information. Sharing information connects individuals to the community and facilitates connectedness within the community. It also potentially allows people within a community to mobilize to address shared problems. Social capital may be derived from understanding the structural system of housing; and participation and active engagement within a community. However, one’s ability to participate in community and understand the system depends significantly on language skills, education, and job security. McConnell and Marcelli argue that if one feels connected to one’s community, one is more likely to be or to become a homeowner. This finding reinforces Weil and Krivo’s argument that language deeply influences the housing prospects for immigrants and racial/ethnic minorities, renters and homeowners alike. It also augments Waters’ complex understanding of how the amount of time one spends in a country affects one’s understanding of how to navigate bureaucratic and social systems and hence one’s housing prospects, because the kinds of social capital on which McConnell and Marcelli focus need time to accumulate.

Marcelli and Granberry use the same source of information as McConnell and Marcelli to discuss the methods that Mexican immigrants use to build social capital. Like McConnell and Marcelli, they use data from the 2001 Los Angeles County Mexican Immigrant Legal Status survey. Therefore, their findings are similar to McConnell and Marcelli: that immigration status does not correlate strongly with social capital accumulation. However, Marcelli and Granberry do not discuss the potential causes of this unexpected finding.

²⁹ Diaz McConnell and Akresh. “Through the Front Door: The Housing Outcomes of New Lawful Immigrants.” *The International Migration Review*; (2008)

³⁰ McConnell and Marcelli. “Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County,” *Social Science Quarterly*, (2007)

Marcelli and Granberry collect important information about how immigrants acquire and use social capital in their review of other scholarly work.³¹ They ascertain that social capital is important because it improves an individual's well being by participating actively in specific groups; and they emphasize that attaining social capital requires personal initiative to access collective resources. Their literature review summarizes factors linked to social capital attainment, specifically: age, geographic mobility, educational attainment, length of residence in the US, home ownership, and participation in local organizations and the labor market. They state that the "effect of unauthorized residency status"³² has not been studied conclusively; however, they hypothesize that undocumented people are comparatively vulnerable in society, and thus probably rely on informal social ties more heavily than other groups of people with strong ties to the community. Marcelli and Granberry's study seeks to expand the literature about how group participation may augment social capital. Their research found that unauthorized immigration status had no strong correlation with social capital accumulation and also that neighborhood homeownership is positively associated with social capital.³³ However, they defined social capital as "interpersonal exchange with at least one other person in a network".³⁴ Their findings reveal that networks are subjective and relative by nature. Although Mexican immigrants may be able to achieve social capital in their own network, their network may be isolated from the rest of the community. Even if a Mexican immigrant finds a positive experience in their community, their social domain may not have the answers to certain questions if they are excluded from the rest of society.³⁵ For instance, a community of people with similar housing experiences may not know how to buy a house or what rights an individual has as a tenant.

McConnell and Akresh also address the negative effect that isolation of immigrant communities has on homeownership.³⁶ Although immigrants can be physically separated by the place they live in terms of living in ethnic communities, other factors also determine how easily they can connect with US financial institutions. These factors include, but are not limited to English fluency, residence in an area with higher proportions of co-ethnics, and the number of times the immigrant came to the US before buying his or her home. In addition, McConnell and Akresh find that sending money home to families in the country of origin can isolate immigrants. Their study found that money "transfers" between the US and their country are positively associated with homeownership for immigrants of some nationalities.³⁷ However, they found that Latinos were less likely to own in the US if they sent money to family in another country. Immigrants who send money may feel less rooted to the United States than their home country. In addition, sending money minimizes the amount of savings one has to buy a home. Thus,

³¹ Granberry and Marcelli. "In the Hood and on the Job': Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives* (2007)

³² Granberry and Marcelli. "In the Hood and on the Job': Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives* (2007), 582

³³ Granberry and Marcelli. "In the Hood and on the Job': Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives* (2007)

³⁴ Granberry and Marcelli. "In the Hood and on the Job': Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives* (2007) 592

³⁵ Granberry and Marcelli. "In the Hood and on the Job': Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives* (2007)

³⁶ Diaz McConnell and Akresh. "Through the Front Door: The Housing Outcomes of New Lawful Immigrants." *The International Migration Review*; (2008)

³⁷ Diaz McConnell and Akresh. "Through the Front Door: The Housing Outcomes of New Lawful Immigrants." *The International Migration Review*; (2008)

choosing to live in ethnic communities or not having a choice because of housing prices may negatively affect social capital and homeownership.³⁸

While attachment to country of origin may affect whether an individual decides to own or rent, it may also impact how they interact with resources or institutions in the host country. Brown, Benedict, and Wilkinson study perception of police in Mexico by law students. They find that the students mistrust all three branches of the police in Mexico.³⁹ The experience that Mexican immigrants to the United States have with the police in Mexico may have important implications for how they cooperate with or trust US police forces. This may be compounded by an immigrant's legal status. This may also reveal something about how willing Mexican immigrants would be to use a resource like Crime Free Rental Properties in Walla Walla.

In *New Faces in New Places*, Douglass Massey compiles work by many authors on the topic of immigration to destinations other than the traditional gateway cities in the United States such as New York, Chicago, Los Angeles, Miami, and Houston.⁴⁰ The book is divided into two major sections. One that examines the policy and economic factors that drive immigrants to new, more rural locations; and a second section that explores how different communities respond to the new waves of immigration. According to authors from the first section, since the 1990s, immigrants, especially from Mexico, have started moving to more rural locations in different states because of anti-immigrant immigration policy and because of new economic opportunities that attract immigrant labor.⁴¹ These authors look at census data, the Public Use Micro Sample (PUMS) for the census of 1980, 1990, and 2000 and other sources of information from the different areas of the country that the authors study to quantify the trend toward rural areas.

In part two, six authors explore community reactions to new, largely Hispanic immigrant groups. Each author's methods vary: many interview different members of the community; some use group discussions; a few look at local media. US citizens' responses to immigrants differ significantly based on class, race, and the amount of time they have lived in the United States. The author of one chapter found that the low-income and middle-income white residents of the rural town were openly hostile towards immigrants; although they recognized that their anti-immigrant sentiments were problematic. Massey found that this was a common theme to many of the authors' research. And although many authors concluded with optimism about future incorporation of immigrants into these new destinations, Massey is circumspect. New destinations lack the resources, services, and awareness typical of gateway cities.⁴² What is more, according to Massey, it takes time, perhaps generations, before a community is open to incorporating a new population. Low-income Mexican immigrants especially face severe obstacles because of immigration status and low levels of education. He writes that,

Mexicans are poorly equipped to compete in an economy where ... a college degree has become a prerequisite of middle class status. And if these conditions are not daunting enough, public discourse has taken a sharp turn toward nativism and xenophobia in recent decades and anti-Mexican hostility has risen to new heights.⁴³

³⁸ Diaz McConnell and Akresh. "Through the Front Door: The Housing Outcomes of New Lawful Immigrants." *The International Migration Review*; (2008)

³⁹ Brown, Ben, Reed Benedict, and William W. Wilkinson. "Public Perceptions of Police in Mexico: A Case Study." *Policing*; (2006)

⁴⁰ Douglass Massey, *New Faces in New Places* (New York: Russell Sage Foundation, 2008), 351

⁴¹ Douglass Massey, *New Faces in New Places* (New York: Russell Sage Foundation, 2008),

⁴² Douglass Massey, ed., *New Faces in New Places* (New York: Russell Sage Foundation, 2008),

⁴³ Douglass Massey, ed., *New Faces in New Places* (New York: Russell Sage Foundation, 2008), 349

Massey believes that these various factors make smooth incorporation of Mexican immigrants improbable. Undocumented status especially represents an “unprecedented barrier to immigrant integration.”⁴⁴

According to Massey, immigrants can establish separate identities and access resources more easily in large gateway cities. Therefore, immigrants to gateway cities do not need to “assimilate” or become incorporated into the community in order to gain access to resources. However, he argues that immigrants who move into cities without a history of immigration will have a more difficult time. Similarly, Nelson and Hiemstra look at how Mexican immigrants can establish themselves in a non-gateway community without having to assimilate to the dominant white culture or society. The authors argue that an established community should not embrace assimilation as the means for successfully relating to a new immigrant community.⁴⁵ By looking at the examples of Leadville, Colorado and Woodburn, Oregon’s historical context with immigrants, as well as each town’s geography, they discuss how place and history relates to how an immigrant community can establish “belonging” to space.

Their measures to claim their own physical space in the form of housing for farm workers in the downtown of Woodburn, and a sense of belonging to the town were made possible because there was an established Mexican immigrant and Mexican-American population in Woodburn, Oregon. In Woodburn, the Chicano movement sowed the first seeds that eventually facilitated incorporation of the Mexican immigrant community into the greater society decades later. The local Latino organizations in Woodburn made it easier for immigrants to gain cultural capital, and to “develop a sense of place and contribute to a politics of belonging that included ‘Mexicanness’ and difference.”⁴⁶ Leadville, Colorado in contrast had a short history of Mexican immigrants, and few resources that were specifically devoted to serving Mexicans or Latinos. As Massey also discusses in his book, Nelson and Heimstra find that immigrants are more likely to be able to be successful and claim space if they come to a location with an already accepted immigrant population; or at least a community that is familiar with the immigrant experience.

McConnell and Marcelli also explore how place affects immigrants’ experiences.⁴⁷ McConnell and Marcelli’s study of undocumented immigrants and homeownership in Los Angeles reinforce Massey’s discussion of immigrants in gateway destinations versus new locations. McConnell and Marcelli found that the correlation between legal status and homeownership is not statistically significant in Los Angeles.⁴⁸ Although McConnell and Marcelli’s data does not explain why this surprising statistic occurred, they have several hypotheses about why it could be so. Place is an extremely important factor in this study. The authors estimate that of about 1.8 million Mexican people living in Los Angeles County, about 1 million may lack legal residence in the United States. Mexicans and other Latinos represent a very large contingent of the population in Los Angeles County, and therefore a considerable

⁴⁴ Douglass Massey, ed., *New Faces in New Places* (New York: Russell Sage Foundation, 2008), 352

⁴⁵ Nelson and Hiemstra “Immigrants and the Renegotiation of Place and Belonging in Small Town America.” *Social and Cultural Geography* (2008)

⁴⁶ Nelson and Hiemstra. “Immigrants and the Renegotiation of Place and Belonging in Small Town America.” *Social and Cultural Geography* (2008): 336

⁴⁷ McConnell and Marcelli. “Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County,” *Social Science Quarterly*, (2007)

⁴⁸ McConnell and Marcelli. “Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County,” *Social Science Quarterly*, (2007)

percentage of the housing market.⁴⁹ It would be a poor business decision for real estate agents and banks to ignore such a substantial portion of the population. In addition, there was a large increase in subprime mortgages between the middle of the 1990s until the economic recession in the United States in 2008. McConnell and Marcelli define a subprime mortgage as high risk lends made by banks; for example borrowers,

...with lower incomes, poor credit scores, or high debt-to-income ratios. Such loans tend to be more expensive than prime loans, typically with higher interest rates and fees. The expansion of subprime lending provides mortgages to higher-risk borrowers; however, some subprime loans practices qualify as "predatory lending" because of unethical and usurious practices.⁵⁰

Between 1995 and 2001 the national number of subprime mortgages that Latino homebuyers obtained increased by eight times. In addition to predatory lending, the IRS began to distribute Income Tax Identification Numbers (ITINs) in 1996.⁵¹ Many financial institutions began to accept ITINs instead of Social Security numbers. All of these factors contributed to an environment that fostered an increase in Latino and undocumented Mexican homeownership.⁵² In such a community as Los Angeles County the large presence of the Latino and immigrant community means that it can establish a separate identity and Latino specific resources. However, it is also possible that the higher rate of homeownership among Mexican immigrants without legal documentation may be the result of unethical lending practices on the part of some banks. Since the dramatic recession in the United States in 2008 and 2009, these business practices may have changed.

How Social Capital may Help Solve Tenant Problems

The information above clearly demonstrates that social capital is clearly related to homeownership; however, it does not address how social capital relates to tenants' issues. Brian Conway and David Hachen, Jr. studied data from the Multi-City Study of Urban Inequality (MCSUI) from the 1990s to understand how four variables affect public housing tenants' participation in tenant associations.⁵³ A tenant association is a group of tenants that comes together to collectively address problems they have with their housing that they have not been able to solve alone. If one joins a tenant association he or she is probably committed to staying at their current rental property rather than moving. A tenant association can thus be a source of social capital according to McConnell and Marcelli's definition because a tenant association is a type of social networking which contributes to a community of shared information.⁵⁴ However, Conway and Hachen look at how it also requires social capital to find and join a tenant association. They by looking at: neighborhood attachments, grievances with the rental property,

⁴⁹ McConnell and Marcelli. "Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County," *Social Science Quarterly*, (2007)

⁵⁰ McConnell and Marcelli. "Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County," *Social Science Quarterly*, (2007)

⁵¹ McConnell and Marcelli. "Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County," *Social Science Quarterly*, (2007)

⁵² McConnell and Marcelli. "Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County," *Social Science Quarterly*, (2007)

⁵³ Conway, Brian, and David Hachen, Jr. 2005. "Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants." *Journal of Urban Affairs*

⁵⁴ Diaz McConnell, Eileen, and Enrico A Marcelli. 2007. "Buying into the American Dream? Mexican Immigrants, Legal Status and Homeownership in Los Angeles County," *Social Science Quarterly*

resources, and a personal sense of efficacy should all affect whether a person decides to join a tenant association.⁵⁵ They find that the tenants who participate the most in tenant associations are tenants who “have grievances, have a sense of their own power, to have lived for a long time in their current neighborhood, and to have social ties to others”.⁵⁶ Tenants are more likely to have grievances if they have “network ties” and if they have lived in their rental property for a long time.⁵⁷ Thus, tenants who participate in these tenant associations are tenants who have access to social capital.

Their research indicates that tenants who lack resources are just as willing to be involved in the tenant association and civic life generally as people with more resources. They state that policy and media often portray an image of a “stable middle class”⁵⁸ which is actively engaged and participates in their community; and depicts low-income people as the polar opposite. However, their research shows that tenants in public housing are very participatory. They argue that participation in tenant associations would even increase if local organizers diffused more information and increased people’s awareness about what constitutes a “grievance”.

Summary

The secondary research demonstrates that understanding the financial or housing system is intimately related to how one participates in his or her community. People that know where they can go to ask for help are much more likely to own a home or be on the path to owning a home. If one participates actively in their community, they may be better positioned to network and find answers to their problems. However, language, immigration status, and the length of time a person has lived in the United States complicate how easily a person can engage in their community. The secondary literature is clear that social capital positively relates to homeownership. With regards to renters, Conway and Hachen’s article indicates that those with social capital, in other words those who have lived in their rental property for a long period of time and have strong social networks, are more likely to seek resources to improve their rental situation.⁵⁹ In their study, social capital contributes positively to rental stability because the people who are actively trying to improve their rental situation are people with higher levels of social capital.⁶⁰

Weil, Ratner, and Conway and Hachen’s agree that people who are more involved in their community may be more likely to seek help in negative rental situations, or at least know where they could find help. Conway and Hachen do not discuss race, immigration status, language, or length of time that a person has lived in the United States in their study. However, they find that people who have lived in the rental property for longer are more likely to join a

⁵⁵ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*

⁵⁶ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*. 48

⁵⁷ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*. 41

⁵⁸ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*. 48

⁵⁹ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*

⁶⁰ Conway, Brian, and David Hachen, Jr. 2005. “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs*

tenant association. They also find that a person's resources, such as income and disposable time do not affect tenant association participation; education is the only "resource" that affects tenant participation.⁶¹ The authors Weil and Ratner indicate that tenants without legal documentation may have different experiences with rental agents than white or long time residents of the United States. People without documentation have fewer social capital resources because of English language proficiency, and the amount of time they have lived in the United States.⁶² Individuals who accrue more social capital should be more aware of their rights as a tenant, and more likely to defend their rights if a landlord was being unresponsive or neglecting their needs.

Although Marcelli and Granberry state that individuals attain social capital because of personal initiative, both Nelson and Hiemstra and Massey's research indicate that groups or organizations are invaluable in making stable housing more likely for their members. Without organizations that either educate or provide a forum to share information, communities are much less likely to understand their rights or know what resources are available to improve their housing situation.

RESEARCH METHODS:

I implemented a survey to test my assumption that housing stability is linked to amassing social capital. With a survey I intended to capture a wide range of renter and homeowner perspectives in Walla Walla. I used two surveys: one for homeowners, and a separate set of questions for renters. The study focused primarily on why people rent and the issues that effect renters. However, I wanted to juxtapose the already much researched role of social capital on homeownership against the less studied relationship it has to rental stability. My research was directed by Commitment to Community (C2C), a local organization in Walla Walla. C2C wanted to know how the people of Walla Walla perceived their relationships with landlords and why they moved between homes. I hypothesized that these issues would also correlate with barriers to homeownership.

Tenant Survey

I included several questions to assess whether the individual had access to social capital because so much of my secondary literature indicated that social capital is a vital determinant of homeownership. Granberry and Marcelli demonstrated that participating in religious organizations, social or cultural events, or in their neighborhood is generally an effective strategy to accumulate information and social capital. Although Conway and Hachen's study does not focus on Latinos or recent immigrants, their study demonstrates how social capital has the power to contribute to rental stability. I decided to ask what activities, events, or organizations individuals participate in, in Walla Walla. I offer several options, including an "other" option to suggest a few examples of activities but not limit it in case their activity did not show up. I also asked how frequently people participated in events, activities, and organizations in Walla Walla; and I had respondents rate how involved they feel in their neighborhood, and then in Walla

⁶¹ Conway, Brian, and David Hachen, Jr. 2005. "Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants." *Journal of Urban Affairs*

⁶² Ratner, Mitchel "Many Routes to Homeownership: a Four Site Ethnographic study of Minority and Immigrant Experiences," *Housing Policy Debate* (1996); and Weil, Jeanie Haubert "Discrimination in rental housing: A focus on Latinos." (2008)

Walla. In addition, I asked, “If you needed help solving a housing problem, who would you feel comfortable consulting?” These questions help me to assess how attached the respondents feel to the United States, and Walla Walla. To augment my understanding of how attached individuals are, I also included a question about remittances—or if the respondent sends money to family in another country. Finally, using Ratner’s study on affordable housing, I asked why people rented rather than owned. This question related to social capital accrual, and according to Bradley, Green, and Surette’s study, was another factor that could demonstrate how attached respondents felt to the United States and thus how likely they were to become homeowners.

I asked questions about the problems that people had at their rental property by using landlord-tenant law in Washington State. I followed these questions by asking about when landlords responded and if the tenant feared retaliation by the landlord for telling him or her, the problem. This question was sparked by interactions C2C has had with community members. Weil’s findings in her dissertation suggested that immigration status may influence respondents’ willingness to communicate with their landlord about their problems. However, I did not ask specifically if tenants feared retaliation because of their immigration status because I did not want to make survey respondents feel too uncomfortable to complete the survey.

Homeowner Survey

On the homeowner survey I asked many of the same questions that related to social capital accumulation in order to have a basis of comparison, for the same reasons that I have explained immediately above. I also was intrigued by McConnell and Marcelli’s findings that the illegal status of Mexicans in the United States does not exclude them from becoming homeowners in Los Angeles. McConnell and Marcelli believed this finding could relate to the recent culture of subprime mortgages in the US and use of income tax identification numbers instead of social security numbers. In addition, Los Angeles has such a large population of illegal Mexican immigrants that it would seem illogical from an economic standpoint to ignore that portion of the market. In order to understand if a similar situation exists in Walla Walla, I asked if homeowners obtained a mortgage, if they used a SSN or ITIN to get their mortgage, if the interest rate ever increased unexpectedly, and what percent of the home they had to pay down to get the mortgage.

The recent economic recession has completely changed the residential lending market across the nation. There is much tighter regulation to determine whether or not homebuyers are qualified. This change in business practices has resulted largely because people could not pay their mortgages and therefore banks foreclosed upon an unprecedented number of homes. According to my community partner, this phenomenon did not reach Walla Walla because banks are more cautious, conservative, and know their clients because they are smaller. But I decided to ask homeowners about the nature of their mortgages to see if Walla Walla actually was different from Los Angeles and so many other communities around the United States.

My study would have benefitted if I had asked homeowners about how knowledgeable they are about the process to own a house and obtain credit; how they became knowledgeable about the process.

Survey Distribution Strategies

I had many strategies for distributing and collecting surveys in Walla Walla County. I am not very connected with the Latino community in Walla Walla. I am a young, white student at a liberal arts college that is widely recognized in Walla Walla as having a wealthy and privileged student body. When explaining who I was and what I was doing to the people I wanted to take my survey, I was never certain if it would benefit or hurt my cause to explain that I am a Whitman student. As such, I sought venues for distributing my survey that would offer me legitimacy and reassure the respondents that it was safe to take the survey. I always asked for verbal consent before conducting the survey so that their identity was a secret because I asked for information regarding legal status in both surveys.

Initially I planned to survey people in a single neighborhood where Commitment to Community is active. This would help C2C know exactly how it could better serve the needs of the neighborhood. I went door to door with one of C2C's outreach workers who is very familiar with the neighborhood. However, the majority of the willing respondents did not fit the criteria of the people I needed to survey—they were mostly white homeowners who had lived in their home for the last thirty to fifty years. Going door to door also consumed a lot of time and many people were unwilling to answer the door. Those who did were often too busy or uninterested to take my survey. In addition, in the middle of distributing the survey in the neighborhood I decided to shorten the renter survey dramatically and reorganize the homeowner survey. I through out the three renter responses I had obtained because they did not include a couple important questions. I finally obtained about twenty responses out of around eighty residents of Edith and Carrie.

Going door to door was not proving a very effective method. I decided to sacrifice knowing that the people who took the survey were people that C2C were reaching out to, for a method where I could survey multiple people at once. An Adventist organization called Son Bridge allowed me to offer my survey at their SOS emergency healthcare clinic and their English as a second language classes. Distributing my survey at an organization provided me with a certain amount of legitimacy that going door to door may not have. In addition, the respondents were in the class for an hour so they did not feel like they were misusing their time by taking my survey. At Son Bridge I collected around eighteen surveys.

A friend who is active in the Walla Walla community offered to help me distribute my survey. He gave my survey to a small group of active Latinas who are working with him to improve Latino voter participation. He also gave the survey to the executive director at the YWCA—an organization that provides various services to women who have been victims of sexual assault or domestic violence. The executive director gave my survey to a women's group that meets weekly at the YWCA. It was also an effective place to offer the survey: I collected many thorough responses because the respondents felt comfortable in the setting.

I next distributed my survey at a promotional event at a local Mexican grocery shop. The store manager suggested I come along because he said that many people tell him that they cannot obtain quality housing because of their legal status. I therefore decided to include a question at the end of the survey about whether the respondents believed that one's legal status affects the quality of his or her housing. I also added a question which asked if people would ever move rather than confront a landlord about a housing issue. This was a question that I sought to ascertain through several other questions; however, I decided in the last few rounds of survey distribution to be more explicit. I collected surveys by going up to people individually and asking

them to take my survey. Some people were very receptive; however, many were not from Walla Walla or simply did not want to take the survey.

In my last push to collect surveys I passed out surveys at a Saturday night Spanish mass at a local church. A mother of one of my fellow students helped me by making an announcement and asking people to take the survey because she is very active at the church and in the Walla Walla community and she is a native Spanish speaker.

I finally distributed surveys in three English as a Second Language classes at Walla Walla Community College with the permission of the teachers.

Data Analysis Methods

In order to understand the lengthy maze of questions, I ran a series of Independent-Samples T-tests, means, and frequencies. Independent-Sample T- tests show correlations between two variables that are not similar; for example, whether or not someone has moved because of an issue in a rental property and whether or not they know how to buy a house.

In order to be able to compare some of the questions I needed to turn them into yes or no answers. In order to make the amount of time people had rented a variable that is easy to compare I made a separate column in SPSS. I gave people who had lived in Walla Walla for less than five years a 1 and people who had lived in Walla Walla for more than five a 2. I use a similar procedure to analyze the activities and organizations in which people participated. If people marked an organization or said how often they participate in events and organizations (excluding never) I gave them a 1. For every separate box that people could check on the survey, I created a new column so that the question was a yes or no question. For example, when I ask why they rent rather than own, if people checked “not enough affordable housing” I gave them a 1 and if they left it blank, I gave them a 2.

ANALYSIS OF PRIMARY MATERIALS:

Tenant survey

A total of 89 people took my survey- 38 homeowners and 51 renters. Of the 89 people who took the survey, 76.4% were Latino/a, 11.2% were white, 1.1% was Native American, and 4.5% self-identified as white and Hispanic or Latino/a. Within the renters, 84.3% of the respondents were Latino, whereas the Latino population constituted 65.8% of the homeowner respondents, plus 10.8% who identified as white and Latino.

Although I did not measure gender, I found that a majority of the people who took my survey were women. Several times when I asked a man to take the survey, he brought either his wife or daughter over to take the survey instead. In addition, a few times women told me they did not know the answer because their husband or ex-husband had been responsible for the finances in their home. For example, one woman told me that she did not know if her family had been evicted before because the landlord had communicated with her husband and they were now divorced. It is possible that my results would have differed slightly if I had required that the respondent be the member of the household in charge of housing related finances.

Substandard Housing:

Of the fifty-one renters who took my survey, fourteen reported having problems at a previous rental property that caused them to move. Although the number of people who have had problems constitutes a significant portion of all the renters surveyed, the sample size is very small and many of my findings were statistically insignificant. From the information I collected, it is not clear that any of the respondents that moved because of problems in previous rental properties or any of the respondents who reported having problems at their current rental property are living in substandard living conditions. I wanted to keep the survey as brief as possible, so I made the options for “problems in the rental property” broad— it was still two and a half pages long. Although nearly thirty percent of my respondents had problems at rental properties, I cannot conclude, that Walla Walla has a significant problem with substandard rental housing.

I am unable to tell precisely how severe the problems were because respondents could not indicate exactly what problems they had. However, the majority of respondents who moved because of problems in a rental property listed more than one grievance. There were a total of twenty-two listed problems from the fourteen renters who moved, plus three problems—two building problems and one tree safety problem, from people who wrote that they had problems at a previous rental property but said that it did not cause them to move.

There were a total of ten grievances at current rental properties; half of which were listed by people who had problems at previous rental properties. People with previous problems are about a third of the total number of respondents, so those five responses clearly constitute a larger portion of the people with previous problems than the five reported problems from people who had not moved previously because of problems.

Figure 1:

Have you ever had a problem in a previous rental property that influenced your decision to move homes? *
What problems have you had at your current place of residence? Crosstabulation

		What problems have you had at your current place of residence?				Total
		problems with the building	problems with the landlord	problem with both building and landlord	building, other	
Problem at a previous rental property?	yes	1	1	2	1	5
	no	5	0	0	0	5
Total		6	1	2	1	10

Figure 2:

		building problem		Total
		yes	no	
Problem at a previous rental property?	yes	10	4	14
	no	2	31	33

Count

		building problem		Total
		yes	no	
Problem at a previous rental	yes	10	4	14
property?	no	2	31	33
Total		12	35	47

Figure 3:

Count

		landlord problem		Total
		yes	no	
Problem at a previous rental	yes	6	8	14
property?	no	0	33	33
Total		6	41	47

Figure 4:

Count

		tree safety		Total
		yes	no	
Problem at a previous rental	yes	3	11	14
property?	no	1	32	33
Total		4	43	47

Figure 5:

Count

		payment problem		Total
		yes	no	
Problem at a previous rental	yes	3	11	14
property?	no	0	33	33
Total		3	44	47

Figure 6:

Figure 5:

		payment problem		Total
		yes	no	
Problem at a previous rental property?	yes	3	11	14
	no	0	33	33
		other		Total
		yes	no	
Problem at a previous rental property?	yes	2	12	14
	no	0	33	33
Total		2	45	47

Figure 7:

	Significance	Problem at a previous rental property?		N	Mean
		yes	no		
have they rented for more than 5 years	.622	yes	14	1.7857	
		no	33	1.8182	
Rent because: not enough affordable housing	.000	yes	14	2.0000	
		no	33	1.8485	
Rent because: don't know how to buy a house	.011	yes	14	1.8571	
		no	33	1.6970	
Rent because: don't know how to get credit	.277	yes	14	1.7143	
		no	33	1.6364	
Rent because: can't get credit	.958	yes	14	1.5714	
		no	33	1.5758	
Rent because: no down payment	.431	yes	14	1.5000	
		no	33	1.3939	
Rent because: English abilities	.004	yes	14	1.5000	
		no	33	1.8182	
Rent because: don't know who to talk to	.000	yes	14	2.0000	
		no	33	1.8182	
Rent because: don't want to live in Walla Walla long term	.053	yes	14	2.0000	
		no	33	1.9394	
Rent because: uncertain employment	.577	yes	14	1.5000	

		no	33	1.5758
Do you or someone in your family speak English?	.416	yes	10	1.7000
		no	30	1.3667
Do you participate in the community?	.740	yes	14	1.5000
		no	33	1.5455
What is your immigration status?	.022	yes	8	1.25
		no	25	1.08
Were you born in the United States?	.165	yes	13	2.0769
		no	33	1.8485
Do you have family in another country?	.033	yes	13	1.4615
		no	32	1.2500
Do you send money to family in another country?	.093	yes	13	1.5385
		no	31	1.5484

Moving between rental properties:

Of the fourteen people who moved because of problems in the rental property, 8 participated in local community events and organizations. Five of the fourteen respondents took the survey at the YWCA women’s group. The difference was not significant between the people who had moved because of a problem at their rental property and the people who had not. The significance of the correlation was 0.74. However, the people who had had to move were more likely to participate more often in events and organizations than people who had not moved. All of the respondents but two had rented in the United States for more than 5 years. The fourteen people who had moved because of problems at their rental property had rented for an average of 8.6 years. In contrast, the average number of years that people had rented who did not report having problems was 14.9 years; however, both of these means had large standard deviations. Therefore, there was a great range in the amount of time that people with and without problems rented and this may not be a very significant piece of data.

Figure 8:

Means

How long have you rented in the US?

Have you ever had a problem in a previous rental property that influenced your decision to move homes?	Mean	N	Std. Deviation
yes	8.6643	14	6.33739
no	14.9030	33	14.03570
Total	13.0447	47	12.51845

Figure 9:

Means

Have you ever had a problem in a previous rental property that influenced your decision to move homes?		How many residences in WA have you rented in the last 5 yrs?	How long have you rented in the US? (years)
yes	Mean	3.3571	8.6643
	N	14	14
	Std. Deviation	1.94569	6.33739
no	Mean	2.5484	14.9030
	N	31	33
	Std. Deviation	1.91204	14.03570
Total	Mean	2.8000	13.0447
	N	45	47
	Std. Deviation	1.93766	12.51845

Figure 11:

Independent Samples T-Test between people who moved because of a problem in a previous rental property and:

		Levene's Test for Equality of Variances	
		F	Sig.
How many residences in WA have you rented in the last 5 yrs?	Equal variances assumed	.176	.677
	Equal variances not assumed		
do you participate at all: yes or no	Equal variances assumed	.112	.740
	Equal variances not assumed		

I used an independent sample T-test to find a correlation between people who have had problems in previous rental properties that caused them to move and the number of places they have rented and how long they have rented in the United States. There was not a strong correlation with how many places people have lived or how long they have rented. On average, people who had moved because of a rental problem have lived in more places in the last five years than people who have not moved because of rental issues (Figure 9). However, the average number of homes that people have rented who had moved because of a housing problem is only one rental property more on average than people who had not had rental property problems. The length of time that people rented had a 0.6 statistical significance and because the significance was greater than .05 the correlation is not considered significant. (Figure 12)

Figure 12:

Independent Samples T-Test between people who had moved because of a rental property issue and whether or not they had rented for more than five years

		Levene's Test for Equality of Variances	
		F	Sig.
have they rented for more than 5 years	Equal variances assumed	.247	.622
	Equal variances not assumed		

The majority of the respondents have rented in the United States for longer than 5 years— only 12% of the respondents had rented for fewer than 5 years. In general, the sample of renters has been in the United States for a decent amount of time. Neither Bradley, Green, and Surette or Krivo give an amount of time that the respondents lived in the United States before they began to shed their “immigrant characteristics”. I cannot compare the homeowner responses to the renter responses because I did not ask homeowners how long they have lived in the United States. I only asked how long they have owned their home. Whereas, for renters who were not born in the United States, asking them how long they have rented gives a sense of how long they have been in the United States for because they probably started out renting.

As per Bradley, Green, and Surette and Krivo findings, there was a very strong correlation in my data between the length of time that people have rented and not knowing who to talk to in order to initiate the home buying process, their English abilities, and the amount of affordable housing in Walla Walla. The other questions that I ask about why people rent rather than own do not correlate significantly with the amount of time they have rented in the United States. There was very little correlation between amount of time rented and their ability to make a down payment, the certainty of their employment, their ability to get credit, or knowledge of how to get credit. The fact that newer immigrants to Walla Walla have the same knowledge about credit and buying a house, and the same financial resources indicates a serious problem that exists in Walla Walla. Theoretically, knowledge should accumulate as people live in a single place for long enough. However, Walla Walla may not have the resources necessary for people to become knowledgeable.

Figure 13:

Independent Samples T-Test between whether or not people have rented for more than five years and why they rent

		Levene's Test for Equality of Variances	
		F	Sig.
not enough affordable housing	Equal variances assumed	10.977	.002
	Equal variances not assumed		
don't know how to buy a house	Equal variances assumed	2.178	.147
	Equal variances not assumed		
don't know how to get credit	Equal variances assumed	.815	.371
	Equal variances not assumed		
can't get credit	Equal variances assumed	.371	.545

	Equal variances not assumed		
no down payment	Equal variances assumed	.405	.527
	Equal variances not assumed		
uncertain employment	Equal variances assumed	2.570	.116
	Equal variances not assumed		
english abilities	Equal variances assumed	3.023	.089
	Equal variances not assumed		
don't know who to talk to	Equal variances assumed	13.019	.001
	Equal variances not assumed		
don't want to live in walla walla long term	Equal variances assumed	3.687	.061
	Equal variances not assumed		

The results about the amount of time that people have rented in the United States do suggest that the findings of the authors Bradley, Green, and Surette and Krivo apply in Walla Walla. In general, people who have rented for longer tend to know more about how to buy a home, and they are more likely to speak English. However, my data do not show a strong correlation between how many or how often people participate in activities. I anticipated that the more that people engaged in their communities, the more likely they would be able to recognize problems they had in their housing situation and try to solve them. However, there was a slight correlation between consulting landlords and being less active in the community (Figure 14). This relationship suggests that people may gain knowledge about what qualifies as a problem from participating in their community. The relationship between people who had problems that caused them to move and the people or agencies they would go to seeking help may also corroborate this hypothesis (Figure 15). No respondent who previously moved because of a problem at a rental property said they would consult their landlord if they had a problem. People who had problems previously were much more likely to consult “other” than people who said they had not had problems. The majority of the people who had problems wrote that they would consult the YWCA. However, there was no strong relationship between the people who would consult their landlord and the people who participate in the community. If there were a stronger correlation between the people who did not participate actively in the community and who said they would consult their landlord if they had a problem, it might indicate more clearly that the people who know how to represent themselves are more active in the community.

Figure 14:
Independent Samples T-test between people who would ask their landlord for help and people who participated in organizations

	would ask landlord	N	Mean	Sig.
do you participate at all: yes or no	yes	12	1.5833	.336
	no	39	1.5128	

Figure 15:

Independent Samples T-test between having a previous rental property and who you would ask for help from:

Have you ever had a problem in a previous rental property that influenced your decision to move homes?		N	Mean	Sig.
would ask friend	yes	14	1.8571	.077
	no	33	1.9394	
would ask C2C	yes	14	1.8571	.259
	no	33	1.7879	
would ask landlord	yes	14	1.8571	.011
	no	33	1.6970	
would ask police	yes	14	2.0000	.188
	no	33	1.9697	
would ask lawyer	yes	14	2.0000	No responses
	no	33	2.0000	
would ask other	yes	14	1.5714	.002
	no	33	1.8485	

The stronger correlation between people who reported that they had moved because of a problem they had in a previous rental property and their higher rate of involvement in the community may suggest that those respondents moved because they are actually more aware of their rights as tenants. Those ten respondents are not the only ones that move homes. The number of places that renters had lived in the past five years did not differ significantly between the fourteen people who moved because of a problem and the rest of the respondents. Thus, it is possible that there are more people who have had problems but were not as well informed about their rights as tenants. This analysis corresponds with McConnell and Marcelli's⁶³ argument that people who participate more actively in their community are more likely to be or become homeowners. In both studies, homeowners and renters become aware of their rights by learning from people in their network, and from knowing people who can help them improve their housing situation.

Conway and Hachen's research is also very useful here. They found that those survey respondents who participated in the tenant association and had grievances were more likely to have access to social capital: they had more social ties, a sense of their own power, and had lived

⁶³ McConnell and Marcelli "In the Hood and on the Job": Social Capital Accumulation among Legal and Unauthorized Mexican Immigrants." *Sociological Perspectives*; Vol. 50, Iss. 4 (2007)

in the rental property for longer.⁶⁴ They also concluded that tenant participation would increase if organizers provided more education to other tenants about grievances and how to improve rental situations. Of the people that took the survey, several told me they had no grievances but would not know where to go for help if they did. It is possible that the 27% of respondents who had moved from a previous rental property because of a problem were more aware of their rights, and had stronger connections with helpful resources in the community.

Only one person said that they would feel comfortable communicating with police code enforcement or a lawyer if they had a problem in a rental property. This could be for several reasons. People may not have had problems that were serious enough to warrant calling such consequential agencies. They may have thought that calling on the police or a lawyer to solve their problem would unnecessarily polarize their relationship with their landlord. Perhaps people do not know about the power that code enforcement or Crime Free Rental Properties has in Walla Walla to examine problems in rental properties and notify the landlord about any code violations. It is also possible as Brown, Benedict, and Wilkinson discuss in their article, that negative associations with law enforcement either in the United States or in a person’s country of origin influence how willing they might be to involve police unless the situation is extremely grave.

Legal status and rental properties:

Of the 51 renters, 17 left the question about immigration status blank; 4 said they did not have legal status; and 30 responded that they had legal status or it was being processed. It is unreliable to make any conclusions based on legal status because the sample of people that responded is so small. However, there was a slight correlation between not having a current housing issue and respondents with legal status. There was not a strong correlation between legal status and having had a problem that influenced your decision to move; however, those three who did not have legal status were slightly more likely to have moved because of a problem. There was very little correlation between lack of legal status and the frequency that people participated in events. Unexpectedly, the three people without legal status tended to feel more involved in Walla Walla than the population with legal status. However, there is some correlation between people who lacked legal status (three people) and those who feared retaliation by their landlord. The mean was closer for those three people to one— one stood for yes, fear of retaliation stopped me from telling my landlord.

Figure 16:
Independent Samples T-test

What is your immigration status?		N	Mean	Sig.
Have you ever had a problem in a previous rental property that influenced your decision to move homes?	yes i have us legal residency	29	1.7931	.171
	no, i do not have us legal residency	4	1.5000	
Did fear of retaliation stop you	yes i have us legal residency	17	1.8824	

⁶⁴ Conway and Hachen “Attachments, Grievances, Resources, and Efficacy: The Determinants of Tenant Association Participation Among Public Housing Tenants.” *Journal of Urban Affairs* (2005)

What is your immigration status?	N	Mean	Sig.
Have you ever had a problem in a previous rental property that influenced your decision to move homes?			
yes i have us legal residency	29	1.7931	.171
no, i do not have us legal residency	4	1.5000	
yes i have us legal residency	17	1.8824	.144
no, I do not have us legal residency	3	1.3333	

Homeowner Survey:

The homeowner survey had some interesting and unexpected results. There were very strong relationships between being a homeowner, English language abilities, how involved people feel in Walla Walla, how involved they feel in their neighborhood, and how often they participate in activities in community.

Homeowners were much more likely to feel comfortable speaking English. This result was predicted by my secondary literature and because 27% of the homeowners were born in the United States. However, based on the literature I would have assumed that homeowners in general were more involved or connected in the United States than renters. The opposite is true for my sample: renters' higher levels of involvement are statistically significant. This may be due to a factor I did not ask about in the study—about a quarter of the homeowners were older. As Marcelli and Granberry recorded, age factors significantly into how often people engage in their community. They explained that people engage increasingly in society until they reach a certain age and they start to become less involved.

Although homeowners felt less involved in Walla Walla and their neighborhood, they participated in activities in their community more often. This difference in frequency and feeling of involvement could be because respondents felt less involved relative to how they felt before; or they may have misunderstood the scale. When I delivered the survey orally, people were often confused by the scale.

There was little evidence from the small sample of homeowners I surveyed that banks have given out subprime mortgages in Walla Walla. I would not be able to ascertain definitively if people received subprime mortgages; however, if respondents put very little down on their house to get a mortgage and their interest rate increased dramatically and unexpectedly, I could make an educated guess whether or not the mortgage was conventional. Few people obtained a mortgage in buying a house because they moved into their homes many years ago. Not one person that bought their home recently used an ITIN to get their mortgage; although one respondent reported that they did not have legal status in the United States.

Figure 17:

Did the interest rate on you house ever go up unexpectedly? * What percent of the house did you pay down to get a mortgage? Crosstabulation

Count		What percent of the house did you pay down to get a mortgage?						Total
		0%	0-5	5-10	10-15	15-20	more than 25	
Did the interest rate on you house ever go up unexpectedly?	yes	1	1	4	1	0	1	1
	no	0	5	8	1	1	0	
Total		1	6	12	2	1	1	2

This table shows the respondents that were most likely to have obtained subprime mortgages. In an interview with Roberts, a current real estate professional licensed in California, she explained that nationally, lenders consider mortgages “risky” if they lend the buyer more than 80% of the value of the home. Lenders may consider mortgages to be “subprime” if the buyer’s equity, or amount they own of the house, is less than 20%. Of the 38 homeowners to take my survey, 21 obtained mortgages below 20%. Of those 21, 7 people had interest rates that increased unexpectedly. All 7 of these respondents were Latino/a. This may indicate that the mortgages they obtained were risky or subprime. Two respondents with a low down payment said that he or she could not make payments when the interest rate increased.

According to the real estate professional, without the full picture there is no equation to figure out if a home was obtained with a subprime mortgage. For example, a person can pay much lower than twenty percent down on a house if he or she receives FHA guaranteed loans. Therefore, although the data seems to show that there were a few instances of subprime mortgages, it is not conclusive.

CONCLUSIONS

The small sample size significantly limits the conclusions that I can draw from my survey results. My survey does not offer strong evidence that Walla Walla has a problem with substandard housing, because of the sample size and because the survey questions do not allow respondents to be specific about their problems. However, the results do strongly suggest that a person who participates actively in society and has a community member that he or she can confer with about his or her problems, like the women group leaders at the YWCA, will be more likely to understand their rights in the community.

The executive director at the Walla Walla Housing Authority, Renee Rooker intimated that the Latino population in Walla Walla has serious housing needs. Latinos constitute a large portion of the people receiving the Housing Authority’s services and waiting on its waitlists. My survey results do not indicate that Latino people living in Walla Walla plan on living there temporarily. Only two people reported that they rented rather than owned because they did not want to live in Walla Walla in the long term. 88% have lived in Walla Walla for more than 5 years and 74% of the Latino respondents rented. These numbers indicate that Walla Walla needs to take steps to improve its Latino population’s knowledge about the housing system.

Tenant associations are unlikely to form in Walla Walla because there are not large rental complexes. Thus, it is unclear whether increasing knowledge about tenant rights and resources would reduce the number of times that tenants move in Walla Walla. However, broadening tenant knowledge may improve their quality of living. As the secondary research demonstrates, moving frequently has negative short and long term consequences. However, if a family is moving between rental properties in a small community like Walla Walla where social networks may still be available even after moving, it may be more valuable to improve rental quality by increasing renters' knowledge.

Commitment to Community could facilitate this education process by offering classes or group meetings that specifically address housing issues. C2C has demonstrated its capacity to stimulate engagement in the Walla Walla from all members of the community with its neighborhood projects and large events like the Opportunity Conference. Based on my observations of these activities, I believe that C2C has the in house resources and networking capabilities to be able to create Spanish group meetings or classes that could provide the Latino community with important tools for improving housing situations.

However, my research has also demonstrated that organizations with Latino/a leadership that focus specifically on the needs of the Latino community can be extremely effective way to educate and engage the Hispanic population. Nelson and Hiemstra's analysis of Woodburn, Oregon showed that those organizations successfully increased Latinos' access to space and improved the quality of their resources because they were dedicated specifically to the cause of the Hispanic community. Those organizations helped engender a community that perceived Latinos as equally deserving of communal resources. However, it did not require assimilation but accepted difference. Such an organization is noticeably absent in Walla Walla.

Policy options:

Walla Walla needs to ensure that all people receive the same treatment, regardless of their understanding of the financial system or their personal rights. Although Crime Free Rental Properties was established in part to help tenants ensure the quality of housing they deserve, not a single respondent felt that code enforcement would be an option if they needed support with a housing problem. Crime Free Rental Properties needs to increase its programs for promoting positive landlord-tenant relationships, and for solving tenant problems.

Cities require an effectual program to prevent substandard housing before it ever becomes a problem. Mitch Nickoldson, a key actor in the Pasco city rental licensing, believes that tenants are often an invisible part of society's fabric. Cities frequently ignore tenant issues—they rationalize the conditions that tenants are often forced to live in as a natural function of tenants' lack of "credit worthiness"⁶⁵. Nickoldson argues that Pasco's rental property inspection and licensing program positively affects tenants' probability at living in better quality rental properties.

The program requires that city or private inspectors evaluate rental properties before tenants even move in. Nickoldson explained that the inspection is very similar to restaurant inspections—if there are any code violations, restaurants must fix them before opening for business. The inspections are free because the listing agent pays a \$30 fee each year for every unit they own; plus \$3 for every additional unit.

Nickoldson champions this policy because it guarantees every renter equal quality housing. Thus, the burden of identifying code violations is somewhat lessened for renters. He

⁶⁵ Nickoldson, Mitch. 11/3/09

argues that renters may also become more aware of their rights because each time they move, they see what their landlords are required to fix. Thus the program serves a double purpose of improving housing quality while simultaneously educating tenants.

Such a program that licenses rental properties to ensure their quality may not be necessary in Walla Walla. My research and my community partner Teri Barila indicate that Walla Walla does not have a severe problem with sub-standard housing. However, Walla Walla could definitely benefit from increasing the general knowledge among the Latino residents about their rights as tenants. Commitment to Community can do this by bringing in service providers to talk about the resources they can offer.

Although Crime Free Rental Properties is conveniently already in place and could expand their services, 53.8% of people who were asked and responded to the question, “Do you believe that your immigration status affects the quality of living you can obtain?” believed it does affect the quality they can obtain (Figure 18). Given this statistic, a program affiliated with the police may not be able to positively reach everyone who could benefit from additional education. I therefore recommend that organizations provide classes, clubs, or events directed by a leader that would be potentially less intimidating than a police officer.

Figure 18:

Do you believe that your immigration status affects the quality of living you can obtain?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	7	18.4	53.8	53.8
	no	6	15.8	46.2	100.0
	Total	13	34.2	100.0	
Missing	System	25	65.8		
Total		38	100.0		

Future Studies:

Future studies into the causes and effects of rental instability would benefit from incorporating the landlord’s perspective. Studying why landlords believe their tenants move or what they think the problems are that the tenants have, might help organizations educate tenants on how to explain their problems. It may also offer information that a program like Crime Free Rental Properties could introduce at their classes for landlords.

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Appendix A

Renter survey:

1. How long have you rented in the United States? _____
2. How many residences in Washington (houses, apartments, etc) have you rented in the past five years? _____
3. Why do you rent rather than owning your own home? (Please check all that apply)
 - there is not enough affordable housing available to buy a home
 - I don't know how to buy a house
 - I cannot get credit
 - I am not ready to live in Walla Walla long term
 - I do not speak English well enough to navigate the home buying process
 - I do not know who to talk with to start the process towards homeownership
 - I don't know how to get credit
 - I cannot make a down payment
 - I have uncertain employment
4. What percent of your income do you spend monthly on rent? _____
5. Have you ever had a problem in a **previous** rental property that played a role in your decision to move homes? Yes No (if no, skip to question 9)
6. What was that problem? (Check all that apply)
 - (a.) There were **problems with the building** (structure was damaged, unsafe, building had poor insulation, it leaked, there was a pest problem, or there was insufficient heat and water supply)
 - (b.) There were **problems with the landlord** (he/she did not fix things, give good enough locks and keys, had problems with supply of utilities, or did not give me safety or health information)
 - (c.) An issue related to unsafe trees in the planting strip
 - (d.) Problem with **payment** (I could not pay on time or the landlord changed the price of rent unexpectedly)
 - (e.) Other (please explain): _____

7. If you had a problem that required your landlord fix, how long did the landlord take to respond to your problem?
 in less than one week between 1 and 2 weeks between 2 and 4 weeks
 after a month He/she never responded I never told the landlord the problem

8. What problems have you had at your **current** place of residence? Refer to the options in question 6 to respond, or if the problem is not listed, please explain: (if none skip to 14)

9. Did fear of retaliation by your landlord stop you from telling him/her the problem?
 Yes No

10. If you have had a problem at your current place of residence that you asked your landlord to solve, please list the problem(s) by referring to the list in question 6:

11. If fear of retaliation by your landlord stopped you from telling him/her your problem, why?
 I thought I might get evicted I thought my landlord would raise my rent
 there was another problem I wanted him/her to fix first
 other, please explain: _____

12. Did your landlord respond after a reasonable amount of time to your problem? Yes No

13. If you needed help to solve a problem at your rental property, who would you feel comfortable contacting?
 a friend or neighbor a staff person from Commitment to Community my landlord
 police or code enforcement a lawyer other : _____

14. Have you ever been evicted or threatened with eviction? Yes No

15. If so, Why?
 I did not pay the full amount of rent on time
 There was damage to the property, fixtures, or appliances
 A neighbor complained about the noise or other disturbances
 Someone on the property was involved in crime related activity or endangered the safety of the people at or near the property
 Someone (besides the people written on the lease) lived in the rental property
 Other: _____

16. Do you (or someone in your family) feel confident enough with your English language skills to talk with and negotiate with an English speaking landlord or bank? Yes No

17. On a scale of 1 to 10, 1 being very involved and 10 being not involved at all, how involved do you feel in your neighborhood?

Very involved 1 2 3 4 5 6 7 8 9 10 Not involved at all

18. On a scale of 1 to 10, 1 being very involved and 10 being not involved at all, how involved do you feel in Walla Walla?

Very involved 1 2 3 4 5 6 7 8 9 10 Not involved at all

19. What events/ activities/ organizations do you participate in?

Commitment to Community local church BMAC work events

neighborhood events cultural events YMCA school/ classes

other: _____

20. How often do you participate in community events/ projects/ or organizations? (For example, Commitment to Community, your local church etc.)

never

once or twice a month

once or twice a week

more than once or twice a week

21. Were you born in the United States? Yes No

22. Do you have close family in another country? Yes No

23. Do you send money to family in another country? Yes No

24. How do you self identify racially? Check all that apply:

Black or African American Asian Hispanic or Latino/a (of any race) White

Native Hawaiian and other Pacific Islander Native American Other: _____

25. If you answered yes to question 25 skip this question. You do not have to answer this question; it is entirely your choice; but if you have legal residency in the US, I'd be interested to know that because this issue sometimes affects the way landlords treat tenants. If you don't want to answer this question I understand completely and will make no assumption whatsoever about your legal status.

Yes, I have US legal residency

No, I do not have US legal residency

26. Do you believe your immigration status affects the quality of your housing? * Yes No

Why? _____

*This question was only included in my last round of survey distribution because the manager of the store thought that people believed it was a serious issue.

Homeowner survey:

1. On a scale of 1 to 10, 1 being very involved and 10 being not involved at all, how involved do you feel in your neighborhood?

Very involved 1 2 3 4 5 6 7 8 9 10 Not involved at all

2. On a scale of 1 to 10, 1 being very involved and 10 being not involved at all, how involved do you feel in Walla Walla?
- Very involved 1 2 3 4 5 6 7 8 9 10 Not involved at all
3. What events/ activities/ organizations do you participate in?
- Commitment to Community local church BMAC work events
- neighborhood events cultural events YMCA school/ classes
- other: _____
4. How often do you participate in community events/ projects/ or organizations? (For example, Commitment to Community, your local church etc.)
- never once or twice a month
- once or twice a week more than once or twice a week
5. Do you (or someone in your family) feel confident enough with your English language skills to talk with and negotiate with an English speaking landlord or bank? Yes No
6. Were you born in the United States? Yes No
7. Do you have close family in another country? Yes No
8. Do you send money to family in another country? Yes No
9. How many residences in Washington (houses or apartments) have you rented in the past five years? _____
10. How many residences in Washington (houses or apartments) have you owned in the past five years? _____
11. When did you buy your home? _____
12. Did you obtain a mortgage when buying your home? Yes No
13. You do not have to answer this question; it is entirely your choice; but, in obtaining your mortgage did you use a social security number or an income tax identification number. If you don't want to answer this question I understand completely and will make no assumption whatsoever about your answer.
- SSN ITIN
14. Did the interest rate on your mortgage ever increase unexpectedly?
- Yes No
15. If yes, were you able to make payments after the increase?
- Yes No

16. What percentage of the value of the house did you have to put down to obtain your mortgage?

- 0% between 0 and 5% between 5.1 and 10% between 10.1 and 15%
 between 15.1 and 20% between 20.1% and 25% more than 25.1%

17. How do you self identify racially? Check all that apply:

- Black or African American Asian White Hispanic or Latino/a (of any race)
 Native Hawaiian and other Pacific Islander Native American Other: _____

18. You do not have to answer this question; it is entirely your choice; but if you have legal residency in the US, I'd be interested to know that because this issue sometimes affects people's ability to own their own home. If you don't want to answer this question I understand completely and will make no assumption whatsoever about your legal status.

- Yes, I have legal residency or citizenship No, I do not have legal residency
 It is being processed

19. Do you believe your immigration status affects the quality of housing you can get?

- Yes No

Why? _____

