

The Price of Shelter: Housing Issues Affecting Low-Income, New Immigrant Latinos

The purpose of this paper is to provide insight into the lives of immigrants attempting to learn the U.S. system of banking and checking. It also addresses the plight of the largest and fastest growing minority in the country. Specifically, this study reports on the housing problems of low income, new immigrant Latinos in a metropolitan county, as identified by real estate-related industry professionals and Latino families.

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The specific research questions were: 1. What are the most common housing problems affecting low-income, first-generation Latinos? 2. Why do professionals in real estate-related industries think each of these problems exist? 3. Do low income, first generation Latino families understand the economic and social benefits of home ownership? 4. What is the quality of housing in which these Latino families live? 5. What are specific housing situations in which these Latino families have experienced discrimination? 6. What strategies are recommended for removing barriers to minority homeowners and minority renters?

Data Collections and Methodology

This study gathered primary data by conducting focus groups with key Latino or bilingual Anglo professionals working in a real estate related-industry, and open-ended interviews with Latino adults (head of household) who were either renters or homeowners. The main criterion for recruiting participants for the focus groups was either to serve, or have high involvement with, the Latino community. Interviewees were selected by use of the following criteria: 1) they must be Latino, 2) residents of Cache County, 3) head of household and 4) renter or homeowner. After the data was collected the researchers followed a multistage process designed by Krueger and Casey (2000), and by McCracken (1988). The data was read twice, the first time for content, the second time for identification of useful comments and observations. Then, observations were developed into preliminary descriptive and interpretative categories based on evidence presented in the transcripts and in the literature review. The long-table approach was used to develop a coding system which allowed the researchers to analyze the development of themes and categories. The data from the focus groups was organized into four themes: 1) affordability, 2) lack of financial knowledge, 3) discrimination, and 4) legal status. Since the family interviews used a semi-structured questionnaire, the analysis of the data corresponded to the major sections of the survey: 1) economic and social benefits of home buying, 2) quality of housing, and 3) discrimination.

Findings and Discussion

Some of the finding from the focus groups included how affordable housing is tied to low wages and job stability, the lack of financial knowledge exacerbates their housing problems, and that housing discrimination is still alive. The focus group participants also explained how the individual's legal status influences their housing choices. Through studying the responses received by interviews, the researcher concluded that the studied group of Latinos understands the economic and social benefits of home buying, however both the renters and homeowners express dissatisfaction about the quality of their housing. Many of the participants stated specific personal situations involving discrimination in housing and other areas. The data from both the focus groups and the family interviews contained recommendations of how to help resolve the problems. These recommendation included education about credit, debt management, home purchase and renters' rights, the development of strategic alliances with employers and financial institutions, as well as expansion of fair housing, and fair lending activities

References

- Krueger, R., & Casey, M. (2000). *Focus groups*. 3rd edition. Thousand Oaks, California: Sage Publications.
McCracken, G. (1988). *The long interview*. Newbury Park, California: Sage Publications.

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