A case study of housing needs of new Hispanic immigrants

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A case study of housing needs of new Hispanic immigrants

by

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in partial fulfillment of the requirements for the degree of

MASTER OF COMMUNITY AND REGIONAL PLANNING

Major: Community and Regional Planning

Program of Study Committee:
Timothy O. Borich, Major Professor
Stuart H. Huntington
Paul M. Coats

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2003

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Graduate College
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This is to certify that the master’s thesis of

Kristine Levonyan-Radloff

has met the thesis requirements of Iowa State University

Signatures have been redacted for privacy
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CHAPTER 1: INTRODUCTION

All people have the right to a standard of living adequate for the health and well-being of themselves and their family, including food, clothing, housing, medical care and necessary social services (United Nations Universal Declaration of Human Rights 1948-1998: Article 25 (1)).

Without exception, all people deserve decent housing. As one of the immediate needs of human beings, the federal government, along with a number of other private and non-profit organizations, work to provide people with “a decent, safe, and sanitary home and suitable living environment for every American” (U.S. Department of Housing and Urban Development 2002a).

Housing is more than just a shelter or just a place where people live and raise their families. It indicates a certain position in society (social status), safety, security, and the ability to have a better life. Housing provides people with a hope for a better future for their children and certainty in old age. “Homeownership is possible for most American families,” states the report produced by G. W. Bush’s administration (U.S. Department of Housing and Urban Development 2002b). However, the numbers reveal that while homeownership rates for whites in this country are 74.2 percent; rates are less for minorities. Hispanic and/or African-American homeownership rates are much less (47.2 % and 47.1 % respectively) (U.S. Department of Housing and Urban Development 2002c). The probability of being a homeowner is even lower for immigrants, and lower yet for a recent immigrant.
Iowa experienced a 152.6 percent increase in the Hispanic population during the last decade. This is a very significant change for the state, which historically has not been very diverse. Housing is the first need for the immigrants as they arrive in Iowa communities. The issue of affordability rises immediately, since people in search of economic prosperity arrive here with little or no money. The problems of housing availability and discrimination issues follow. If Iowa wants to increase its population in the future and not drive current or potential immigrants away, communities must provide necessities such as housing. To determine immigrants’ needs, an inventory of available, affordable, safe housing is warranted.

This case study was exploratory in nature. Its purpose was to investigate housing conditions and housing needs of Latino immigrants in several Iowa communities. This case study had four objectives:

1. To explore the typical housing conditions for Latino immigrants;
2. To identify problems that Latino immigrants may experience in searching for housing;
3. To identify the housing needs and housing preferences of Latino immigrants; and
4. To make recommendations for future studies related to Latino housing based on the findings of this research.

The objectives were addressed utilizing the qualitative focus group method with a small group of Latino immigrants, as well as the survey questionnaire method, with 32 participants. The local Catholic church of Hampton gladly agreed to help with this research. The focus group was organized after Spanish mass in the church; the survey participants were selected from the church’s list of members. The focus group participants, as well as
survey respondents are residents of six northern counties of Iowa: Hancock County, Cerro Gordo County, Wright County, Franklin County, Hamilton County, and Hardin County.

In this case study, the subjects are referred to as Hispanics or Latinos, people who classified themselves “Mexican, Mexican American, Chicano,” “Puerto Rican”, or “Cuban”, as well as those who indicate that they are “other Spanish/Hispanic/Latino” on the Census 2000 questionnaire (U.S. Census of Population 2002). The majority of the subjects of this study are Latinos of Mexican origin.

Since the increase of the Latino population in Iowa is a relatively new phenomenon, there is insufficient research done on the housing issues of Latino immigrants in Iowa communities. Therefore, the goal of this research is to explore the housing issues that exist in the lives of Latino immigrants in some Iowa communities. This will broaden the understanding of the issues and possible problems that exist in relation to the housing that can suggest future research that will help to improve planning and housing strategies in the communities that are experiencing or will experience an influx of Latino immigrants.
CHAPTER 2: REVIEW OF RELATED LITERATURE

“Iowa welcomes diverse population,” states the first goal of the governor’s Strategic Planning Council Final Report (Governor’s Strategic Planning Council 2000). Governor Thomas Vilsack formed the Strategic Planning Council in 1999 to create a vision for Iowa 2010. One of the challenges that Iowa faces is the loss of population. Young people leave the state, birth rates are down, and the population is getting older (Grey 2001).

The loss of population negatively affects the state’s economic and social health. According to the Strategic Planning Council, Iowa is already experiencing a shortage in the workforce. This shortage will worsen as baby boomers retire. Iowa must double its current growth rate in order to fill available jobs, maintain its current number of congressional representation, and enrich economic strength in order to sustain and improve the current quality of life (Governor’s Strategic Planning Council 2000). The Strategic Planning Council proposed three ways to increase the population of Iowa. First, develop and implement strategies and policies to retain Iowans in the state, especially college graduates. Second, encourage former Iowans from other states to return. Finally, open Iowa’s doors for people of other cultures; in other words, promote immigration to Iowa.

Population change in Iowa

The successful results of the third recruiting strategy can be seen in the increase of the Hispanic population during the last decade (Figure 1).
Although Iowa, like every other state, is a state of immigrants, except Native Americans, their ancestors are mostly from Europe. That is why the increase of the Hispanic population in this state is significant. It is significant not just as an increase in population, but also as an increase of diversity, both ethnically and culturally.

Iowa’s population has never changed rapidly. Burke (1996) describes it as a change within stability, and compared to other high-growth states and the country as a whole, Iowa’s gain has been small. In terms of diversity, this state lags behind the majority of the states. Throughout the first part of the century, the state’s percentage of whites in the census was 99 percent. By 1980, the percentage of whites decreased to 97.4 percent. By the year 2000, whites composed 93.9 percent of the Iowa population. The percentage of white population in the U.S. for the year of 1980 was 83.1 percent, and 75.1 percent in the year 2000 (see Figure 2). The figure below represents the percentage of whites and others in U.S. and Iowa for the three census years—1980, 1990, and 2000.

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1 According to “The Immigration Resource Referral Guide”, an “immigrant” is a foreign-born person who has been admitted by the U.S. government to live permanently in the United States as a Lawful Permanent Resident. However, in this paper the term “immigrant” refers to any foreign-born person (especially of Hispanic origin) who resides in the United States permanently or temporarily, either legally or illegally.
Iowa has never had many different racial and ethnic minority groups. However, the successful results of the policy on recruitment of people to the Iowa workforce from the bordering states and other countries can be seen in the number of the Hispanics in the 2000 Census.

In 2000, the Bureau of the Census registered 82,473 Iowans of Hispanic origin. People of Hispanic origin composed 2.8 percent of the total Iowa population (2.1% Mexicans) in the 2000 Census (U.S. Census Bureau 2000). In comparison with the U.S. as a whole with 12.5 percent of Hispanics (7.3% Mexicans), Iowa’s numbers are very low (U.S. Census 2001). In general, Mexicans compose a larger group of people who are of Hispanic or Latino origin in Iowa, and in the country as a whole. Of all Hispanics in the United States, 58.4 percent are of Mexican origin. For Iowa this number is higher. Almost 75 percent of all Hispanics in the state are of Mexican origin.

Although the number of people of Hispanic origin in Iowa may not seem too high, it shows an increase of 152 percent in comparison with the 1990 Census. In 2000, the total
population of the state of Iowa grew by 149,493 people since the 1990 census. This number accounts for two variables. It takes into account natural change and net migration. Goudy and Hanson (2001) define natural change as the sum of births from 1990 to 1999 minus the sum of deaths during the same period. More births than deaths result in a natural increase. If deaths exceed births, natural decrease is said to have occurred. Net migration occurs when more people enter than leave an area. If more people move out of an area than in, then net out migration is the result (Goudy and Hanson 2001). The population of Iowa gains through both components of population change. Of the 149,493 people that Iowa gained, almost 30 percent was through the net migration and the remainder was through natural change.

![Figure 3: Population change, natural change, and net migration in Iowa, 1990-2000](image)

A rapid change in cultural composition of the area is challenging, especially for Iowa with such a stable number of people of European origin throughout the history. In his article in *Time* magazine Drummond stated, that Iowa “...is the fourth whitest state in America and some people want it to stay that way” (Drummond 2001). He also reported that not too many
Iowans want to live “in Vilsack’s melting pot” referring to the *Des Moines Register*’s poll of the previous year. According to the Iowa poll, the majority of those surveyed were against the governor’s plan to bring in new immigrants (Fogarty and Deutmeyer 1998). Fifty-two percent of all Iowans did not want to encourage more immigration to the state (Burke and Goudy 2000).

**Migration trends: making a connection to meatpacking**

A simple definition of migration is the movement of a human population across space. People migrate from one place to another for several reasons. They may intend to escape political repressions or poverty, or may seek a better life. Over the centuries, many people have migrated to America. Immigration since the year 1970 has attracted a large percentage of immigrants with less than a high school education, primarily from Mexico and Central America (Gruen 2000). New immigrants are no longer concentrated in the central city and close-in suburbs. Instead, they are more spread throughout the outside limits of the central city, which still serves as the first port of entry for lower income immigrants (Gruen 2000).

The rural Midwest is increasingly becoming a destination point for Latino migration from the southwest and Mexico (Cantu 1995). Due to international and domestic migration, many new and diverse people come to live in Iowa. The majority of them work in the food processing industries such as meatpacking, poultry and egg processing, corn detaselling, fieldwork, and horticulture (Burke and Goudy 1999). Many different nationalities are involved, but the largest number is of Mexican origin.
Even before the farm crisis in the Midwest began in the 1980s, the population of the region was declining. This population decline significantly affected the economies of the small towns located throughout the region. In order to reverse this economic trend, officials looked at generating employment and sustaining communities. Creating a new industry of processing agricultural products proved a perfect possibility. In order to attract these industries, officials used tax incentives and public investment in infrastructure, which attracted large slaughter capacity meat processing plants into the region (Broadway 1997).

The U.S. meat packing industry has experienced several major changes since World War II. There have been technological changes that permitted meatpacking to move away from the urban meat consumers toward farmer producers of cattle and hogs. Boxed beef, vacuum packing, and lower wages in rural areas were among the reasons it became preferable to prepare retail packages of meat close to where animals are slaughtered. Meatpacking jobs previously were on the high end of the manufacturing pay scale. The above changes resulted in more mechanized, lower skills, and lower paying jobs (Broadway 2000; Burke and Goudy 1999; Martin et al. 1996).

Since the plants were opening in rural communities with populations of less than 25,000, the labor force was insufficient to staff the packing plants. Packing companies sought to solve their labor needs by recruiting the most mobile segments of the population, mainly new immigrants and young single adult males (Broadway 2000). Because most rural areas in the Midwest had unemployment rates under 4%, meatpackers used special tactics to recruit workers. Packing plants advertised in the local media, offer bounties, e.g., $200 for each new worker referred, and employ recruiters who recruit locally, or in Texas and California. In many cases, the workers who arrive for work are "vulnerable workers" or
illegal (Martin et al. 1995). Recent restrictive U.S. immigration policies in the border states, which have traditionally served the Hispanic immigrant destination, are also causing many families to migrate towards the Midwest (Burke and Goudy 1999).

There are also seasonal workers among the new immigrants. In comparison with those, the jobs at the meatpacking plants tend to be more profitable, and more permanent, since they offer year-round jobs versus migrant workers who have temporary jobs with less income. This means there are fewer single males and more families in meatpacking towns than in the farm towns located in fields and orchards elsewhere in the U.S. Year-round job and stable incomes allows the immigrants to move with their families to the meatpacking towns. Besides, a greater distance from home also encourages workers to move with their families (Burke and Goudy 1999). The presence of families raises a number of community issues — housing, schooling, health care, and many others.

The biggest challenge for newcomers is the unfamiliar language as it affects all aspects of their lives. Most the newcomers do not know any English. It creates a barrier to their adaptation and communication. When the children of these newcomers enroll in school, the schools are faced with the challenge of increasing the number of classes of English as a second language in order to accommodate the new immigrants. An additional challenge facing local schools is the level of education of migrant children, which is not always compatible to the level of education of local children of the same age. In addition, the continuing difficulties with language put them behind their classmates (Grey 2001). Not knowing the language also can create problems with the law. Lack of understanding of the new culture and absence of local enforcement officers, who could explain the appropriate
social behavior while speaking the language of newcomers, creates tensions with the law and communities (Grey 2001).

Health problems are common among the newcomers. Sometimes they arrive with health problem requiring special care that the local community has never provided before. Often they arrive with limited or no health records that make it hard for local doctors to make medical diagnosis (Grey 2001). The language issue makes it hard for doctors and immigrants to understand each other. Housing is another problem newcomers face upon their arrival. How challenging it can be greatly depends on the existing community resources.

**Housing issues of Iowa immigrants**

The housing issue has been persistent problem in the Midwest (Broadway 2000, 1997; Burke and Goudy 1999; Flora et al. 2000; Grey 2001; Gruen 2000; Keokuk County Extension 2001). For immigrants, housing needs are immediate. Because most immigrants’ jobs have low wages, the greatest need is for low-income housing.

Several indicators measure housing conditions. All of them can fall into two broader categories: the physical or economic characteristics of the housing stock.

**Physical characteristics of the housing stock**

A shortage of rental units is a very common characteristic of the housing stock in many Iowa communities. In addition, the issue is not only the number of units available, but also the right mix of apartments for singles, family rental, and owner units (Burke and Goudy 1999).
In general, the nature of housing, the adequacy of housing, and the availability of housing have been very problematic for Latinos in the Midwest and all over the country. Iowa has experienced a housing shortage for many years. The existing housing stock is aging. Census uses the number of housing units built before 1940 as an indicator of poorer quality housing (Myers 1992). When units more than 60 years old were examined, the percentage in Iowa (31.6%) was more than twice that for the nation (15.0%) (Goudy et al. 2001). As of the 2000 census, only 12.3 percent of Iowa’s housing units were built in the 1990s. For comparison, the same figure for the country was 17 percent. The percent of housing units built in the 1980s even lower. Only 10 percent of the housing units were built in the 1980s. However, in 1970s the percent of housing units built in the state was 20.5 percent. Even tough the number for the housing units built in Iowa was low for the last decades, the lowest it ever was in the 1940 Census, 7.8 percent of the total housing units (Goudy et al. 2001).

In addition, very few new houses and apartment complexes are being built in Iowa’s rural areas and small towns (Quinn 2001). Of the housing units built in 80s over 65 percent were built in the urban areas. Contractors are often hesitant to build moderate or low-income housing, since the financial returns are low. Instead, they prefer to build middle class single-family units (Grey 2001). The cost of building new housing has increased dramatically, relative to the wage rates in Iowa. This may be the reason for the decrease of the number of units being built in the state. With the arrival of new immigrants to Iowa, the problem of the shortage of affordable housing is becoming more acute.
Economic characteristics of the housing stock

Overcrowding is an economic characteristic that measures the fitness of housing units. Household fit characteristics include density (persons per room) and the level of affordability (percentage of household income spent on the rent or mortgage) (Myers et al. 1996).

In general, affordability has been the primary source of housing problems. The Census Bureau (U.S. Department of Commerce) measures affordability as the percentage of monthly income, or that portion of household income devoted to housing each month (Myers 1992). The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if the tenants/owners spend no more than thirty percent of their gross income towards housing. HUD calculates this thirty percent on the basis of the local median income of an area and family composition (U.S. Department of Housing and Urban Development 1992). For example, the median monthly income for a 4-person family in Iowa is $4,826 (U.S. Bureau of Economic Analysis 2002). This family should spend no more than $1,447 (30% of the monthly income) for housing to be affordable. Schill et al. (1998) determined that among the homeowners with mortgages, more than 16.9 percent of foreign-born households pay more than 60 percent of their incomes for housing.

Another economic characteristic of the housing stock is overcrowding. Overcrowding is an indicator of substandard housing. It is usually defined as more than one person per room (Myers 1992). Overcrowded housing is a result of a lack of affordable housing. Since the economic resources among immigrants are low, they must "double up", so that housing is affordable (Schill et al. 1998).
Overcrowding is a very complex problem, which can involve different variables such as household structure, racial and ethnic diversity, housing availability, and consumer preference. Myers, Baer, and Choi's (1996) findings on this issue indicate that renters, people of young age, and newly arrived immigrants are more likely to live in overcrowded units than owners, people of older age, and long-term residents.

Social characteristics of housing stock

Physical and economic characteristics discussed above are very typical of any housing stock, in any community. However, there are additional issues that need to be discussed about housing condition in the communities with a substantial number of recent immigrants. In these communities, cultural notions and discrimination issues occur and therefore should be addressed.

Cultural notions

Gray (2001) considers housing to be a “cultural phenomenon.” Established residents and newly arrived people might have different cultural ideas and ideals about “family.” For some, it is a small nuclear family, consisting of parents and children; for others, it is much larger, an extended family that can include grandparents, aunts, uncles, cousins, etc. (Grey 2001). The census defines “household” as a person or a group of people occupying a housing unit, either members of a family, or a group of unrelated persons (Myers 1992). However, the reality is that for some, household means family members only, and for them it is not appropriate to share an apartment with even a relative. For others, sharing a household with friends is normal (Myers et al. 1996).
Another cultural difference is an "improper" use of housing. Sitting on the porch, playing loud music, drinking and talking loudly with friends is something that Hispanic immigrants were used to in their home countries. While it is the norm for immigrants, local Iowans consider such behavior strange and improper. In existing research, this phenomenon is defined as "a conflict of norms and rules of small-town of United States versus those of small-town Mexico" (Flora et al. 2000).

Overcrowding among Hispanic immigrants also can be thought of as a cultural notion. Usually Hispanics arrive in Iowa without any financial resources or credit history necessary to rent an apartment. Sharing a house with friends or relatives, in order to save some money, is very common. Another fact is that the families of immigrants are usually larger than the norm in this country. When large families of newcomers occupy apartment units built for nuclear families in American culture it can appear strange to local residents.

**Discrimination**

Discrimination is another issue for immigrants seeking safe, affordable housing. According to the 1968 Fair Housing Act, discrimination exists whenever an individual receives unfavorable treatment in the housing market solely because he or she belongs to a protected class. Studies of home sellers, landlords, and real estate agents show that racial discrimination and prejudice in the housing market is widespread (Yinger 1995; Schill et al. 1998). Racial discrimination in housing involves a choice by housing agents to treat racial and ethnic minorities less favorably than other customers (Ondrich et al. 1998). Galster (1987) and Yinger (1986, 1995) state there are three principal causes of racial and ethnic discrimination in housing: a) broker prejudice, b) customer prejudice, and c) brokers'
perceptions about customers’ preferences. In the broker-prejudice scenario, white real-estate brokers may have a strong aversion to dealing with black Hispanic customers. In customer-prejudice housing brokers refuse to show houses to black or Hispanic customers for fear of alienating current or potential white house seekers and house sellers. On the other hand, perceived-preference discrimination is observed when real estate brokers believe that minority customers prefer housing in integrated or largely minority neighborhoods.

Some discrimination practices are particularly abusive to immigrants in the sphere of housing. This includes charging rent on a “per head” basis, inflating rents for immigrant families, threatening eviction if complaints are made about needed repairs, and renting substandard housing (Keokuk County Extension 2001). Housing conditions are the first area of concern for most immigrants. The migrants, though, tend not to complain because “they don’t know they have the right to do so” (Flora et al. 2000:283). Both legal and illegal immigrants are afraid to complain to their landlord about the conditions of the housing they are renting. For legal immigrants the reason is the shortage of the housing stock in Iowa, since they may have had difficulty finding a rental unit. The illegal immigrants are afraid to complain, since they are afraid of being reported to the INS (Immigration and Naturalization Services) (Quinn 2001).

**American dream of Iowa immigrants**

The American dream is the promise of economic reward for hard work in a land of opportunity. Myers and Lee (1998) mention two indicators of such upward mobility. One is the increase in personal income over time and the other is advancement into homeownership, perhaps the most visible symbol of reward. The effect of changing demographics is very
important in shaping the demand for housing. Myers and Vidaurri (1996) recognize the age of potential homebuyers as the primary force driving demand. Other factors to consider are ethnicity, income, education, family status, and immigrant or native-born status (Myers et al. 1996; Painter et al. 2001). Painter at all (2001) suggest that higher ages, being married, having a larger household, having higher income, and higher levels of education increase homeownership probabilities.

Housing provides not only shelter, but also respect and recognition. Homeownership is a widely shared and important goal among the immigrants. Becoming a homeowner means one is finally settled in a new country and this implies success. Homeownership is an important indicator of investment in a new country and signifies belonging to the middle class.

Myers and Lee (1998) look at homeownership as an important means of residential assimilation in the United States. The steady residential assimilation of Hispanics reflects the traditional pattern of immigrant achievement in America, established by earlier waves of Europeans, ranked by a pattern of working up from an initially disadvantaged status (Myers and Lee 1998).

During the past decade, the aggregate homeownership rate increased in the United States, but homeownership attainment lagged significantly among blacks and Latinos (Painter et al. 2001). The existing research suggests that, among other factors, lower homeownership rates among the minorities may be attributed to lower income and their younger ages. Low homeownership rates can also be a positively correlated to immigrant status and date of arrival in the United States (Painter et al. 2001).
While Myers and Lee (1998) found that Hispanic immigrants begin their U.S. housing careers with a very low level of homeownership. They desire to own a home at a higher rate than native-born people of the same age range. Even though this is true, immigrants hardly attain the same level of homeownership as the native born.

**Solutions and recommendations**

The rapid growth of the meatpacking industry and other low pay jobs lures new immigrants to communities and provides for a change in the communities’ social compositions. In 1996, the town of Brooks (in Alberta, Canada) sponsored a public workshop entitled “The Impact of Meatpacking Plants on Small Towns: Lesson to be learned from the U.S. experience” (Broadway 1997). The workshop summarized the economic and social changes that occurred in small towns of U.S. and developed a list of impacts on the community and responses to this change (See Table1):

<table>
<thead>
<tr>
<th>Impact</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Influx of visible minorities and an increase in</td>
<td>Establish cultural awareness workshops, a Diversity Committee and provide ESL services</td>
</tr>
<tr>
<td>language and cultural difference</td>
<td>Disperse new rental accommodations throughout the community</td>
</tr>
<tr>
<td>Increase in demand for low-cost housing</td>
<td>Establish the position of a community liaison office</td>
</tr>
<tr>
<td>Increase in crime</td>
<td>Provide for a shelter, create an interagency service provider group</td>
</tr>
<tr>
<td>Increase in homeless persons</td>
<td>Hire additional health care professional and assure the provision of translator</td>
</tr>
<tr>
<td>Increase in demand for health care</td>
<td></td>
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</tbody>
</table>
All impacts mentioned above are equally important, but housing is immediate. The local government of Brooks addressed the need in housing by annexing and rezoning land for immigrant housing. This action clustered immigrants in an area of new development and segregated them from the rest of the community. It also stigmatized them as unwelcomed and undesirable in the town of Brooks. These issues should be taken in account while planning for immigrant housing. Instead of annexing and rezoning land for the immigrant housing the general supply of housing should be expanded so that local people could "move up," leading to an increase in vacant rental properties (Broadway 1997). In this case, the immigrants would be more or less equally distributed throughout the community. This will help them and local people adjust and integrate.

Besides rental units, communities should also develop affordable housing units for homeowners. In a meanwhile while Hispanics and particularly immigrants aspire to become homeowners as much as native-born residents do the homeownership rates for them are still low. The U.S. government has paid special attention to this issue and has developed strategies to decrease the gap between white and minority homeownership rates. Recently, government, real estate and mortgage finance industries, affordable housing groups, and advocacy organizations created a public/private partnership, Blueprint for the American Dream. This program works to help millions of minority families to enjoy the economic benefits of homeownership.

The four most important steps identified in the document are (Blueprint for the American Dream p. 4-5):

1. Educating homebuyers about homeownership opportunities. This especially important for immigrant families, who are often unfamiliar with the home buying process in America.
2. Increasing the supply of affordable homes.

3. Providing assistance with a down payment and closing costs.

4. Offering financing options: mortgage lending, including increasing funds for affordable mortgage loans, redoubling efforts to root out illegal discrimination, and cutting closing costs through federal regulatory reform.

These positive actions can improve the housing situation of Hispanics and other minorities in the country. There are lessons to be learned from many small towns throughout the country that have experienced difficulties.

**Housing assistance programs**

Since most of the recent Latino immigrants have low incomes, housing assistance for them may be appropriate. Iowa does not have any specific housing programs for immigrants. However, the federal government, along with other organizations, provides housing assistance to low-income families all over the country.

Every year the government of the United States spends a substantial amount of money to provide for the housing needs of poor and low-income families. A significant part of this amount is spent on housing subsidies. The U.S. Department of Housing hosts a number of programs that are responsible for their distribution. Federal government provides state and local governments with block grants and other types of subsidies to provide assistance for housing needs.

Governmental housing programs use three major approaches to provide housing assistance:
1) Government ownership and operation of newly built housing for occupancy by low-income households;

2) Government contracts with private parties to build (or substantially rehabilitate) and operate housing for these households; and

3) Subsidies to eligible households who select housing in the private market meeting certain minimum quality standards (Olsen 2001).

The system to provide housing subsidies to low-income families was developed. The system can be divided into seven parts: public housing, privately owned projects, the Low Income Housing Tax Credit, Tenant Based Assistance, Homeownership program, and Housing Block Grants.

**Public housing:** With the Public Housing Act of 1937, government started to be more and more involved in subsidizing housing of low income households. Public housing projects are owned and operated by local public housing authorities established by local government.

**Privately owned projects:** The federal government cooperates with private parties to provide housing for low-income household. The households that met certain standards were provided housing for a specific number of years. Section 8 New Construction/Substantial Rehabilitation Program is the largest program of subsidized privately owned projects for low-income households. It was enacted in 1974. Besides providing subsidies for the construction of rehabilitation of projects, it also provides rental assistance (U.S. Department of Housing and Urban Development 2002d).

**The Low Income Housing Tax Credit (LIHTC)** was enacted as a part of the Tax Reform Act of 1986. Initially, under this program, some developers would have funds to
build low income housing under the terms specified by law. However, the developers proposed projects that would use three times the amount of money appropriated for the program. Many do not even consider applying because the return rates are very small, and it does not justify the effort.

Many LIHTC projects receive subsidies from other sources. Under the LIHTC, the tenant’s maximum rent is 30 percent of the upper income limit for eligibility. Tenant rent within a project does not vary with income except for households who receive assistance from other programs that require it (U.S. Department of Housing and Urban Development 2002d).

**Tenant Based Assistance:** In 1965, Congress created Section 23, a program under which public housing authorities could lease apartments in existing private unsubsidized housing for the use of households eligible for public housing. In 1974, Section 8 Existing Housing Program replaced Section 23. Since then, it became the largest program of housing assistance in the country and was called the Certificate Program.

In 1983 another program of tenant based housing assistance, called the Section 8 Voucher Program, was introduced. However, the two programs were merged into one in 1998 that combined features of both earlier programs (U.S. Department of Housing and Urban Development 2002d).

**Homeownership Programs:** Two major homeownership programs are available that provide assistance for low-income households (U.S. Department of Housing and Urban Development 2002d). One is the United States Department of Agriculture’s (USDA) Section 502 Single Family Direct Loan Program that was established by the Housing Act of 1949.
The subsidy consisted of lending to farmers, and later others living in rural areas, at the federal borrowing rate.

The Housing Act of 1968 authorized the USDA to pay a portion of the loan repayments for low-income households. For the poorest households, the USDA paid the difference between principal and interest payments at the government’s borrowing rate and at an interest rate of 1 percent. The program operates today and provides subsidies to more than 500,000 low-income households.

Another homeownership program is HUD’s Section 235 that was established by the Housing Act of 1968 and is very similar to USDA’s Section 502 program. However, unlike the Section 502 program that operates today, this program was not very successful. It was terminated in 1987 due to mismanagement of the program.

**Housing Block Grants:** The HOME investment Partnerships Program enacted in 1990 was first founded in 1992. This program provides assistance for buying, constructing, and rehabilitating housing, as well as providing direct rental assistance. The HOME program helps to expand the supply of decent, affordable housing for low and very low-income families by providing grants to States and local governments (U.S. Department of Housing and Urban Development 2002d).

**Section 8**

The HUD’s Section 8 housing assistance program is the largest in the United States. Several programs, under Section 8 assistance, provide help to low income families. The housing choice voucher program is one of the major programs that helps very low-income families, the elderly, and disabled to afford decent, safe and sanitary housing in the private
market (U.S. Department of Housing and Urban Development 2002a). Housing choice
vouchers allow very low-income families to choose and lease or purchase safe, decent, and
affordable privately owned rental housing. Various types of vouchers are available. The
most important ones are the Certificate Program and the Voucher Program.

Under the Certificate Program, the total contract rent paid to a private housing
provider is negotiated with the Housing Authority in accordance with standards of rent
reasonableness, and is capped by the Fair Market Rent structure established by HUD. The
tenant's share of the rent and utilities is calculated at 30 percent of monthly income, and the
Housing Authority pays the balance.

Under the Voucher Program, the total contract rent paid to a housing provider is
negotiated between the housing provider and the prospective tenant. The Housing
Authority's share of the rent is calculated by subtracting 30 percent of the tenant's monthly-
adjusted income from a payment standard established under HUD regulations, and the tenant
pays the balance.

Other programs available under Section 8 are New Construction and Moderate
Rehabilitation. Under the New Construction program, government encourages the
production of low-income rental units and provides rental subsidy for these units. The
Moderate Rehabilitation program helps the owners to upgrade their property. It also provides
rent subsidy payments to private property owners to lease it to low-income persons.

Eligibility and income limits

Not everybody is eligible for the housing assistance. Since funds are limited, the
programs are limited as well. The eligibility is determined by the housing authority and
based on 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status.

Annually, HUD publishes income limits for the area. The statutory provisions related to income limits are as follows:

- low-income is defined as 80 percent of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs;
- very low-income is defined as 50 percent of the median family income for the area, subject to specified adjustments for areas with unusually high or low incomes;
- 30 percent of the area median income is defined as an income targeting standard in the 1998 Act Amendments to the Housing Act of 1937; to avoid inconsistencies with other income limits, it is defined as 60 percent of the four-person family very low-income limit, adjusted for family size, but not allowed to fall below the State Supplemental Security Income (SSI) benefit level for one-person households;
- where the local median family income is less than the State non-metropolitan median family income, income limits are based on the State non-metropolitan median; and,
- income limits are adjusted for family size so that larger families have higher income limits. (U.S. Department of Housing and Urban Development. “Public Housing/Section 8 Revised Income Limits for FY 2000.” 2002e)

If a person or a family is eligible to participate in a housing program, the housing authority will check the references to assure that the participants will be good tenants.

Many programs have a long waiting list. Congress has specified some preference that must be given to certain families on the list. The power to decide is given to the local housing authorities. Preferences are given to the families on the waiting list who are homeless, or living in substandard housing, those families who are paying more than 50 percent of their income for rent, and those who were involuntary displaced. Families for these characteristics move ahead of others on the list. This suggests that for some families the waiting list can be very long.
A short review of HUD's housing assistance programs demonstrates that there are programs that are available for people who are in need of housing assistance. Any individual or family who needs housing assistance can qualify for one of the HUD's programs if they are legally residing in the country, have certain proof of status, and fall under low income limits. Only Latino immigrant families that fit the eligibility requirements can benefit from the HUD's programs.
CHAPTER 3: METHODOLOGY

Within all contexts, there is no single research method that is foremost. Instead, each method should be evaluated in terms of a specific study topic, population, as well as resources (Salant and Dillman 1994). The main purpose of this case study was to explore the housing conditions of Hispanic immigrants. According to Yin (1994), a case study is a comprehensive research strategy to understand complex social phenomena. For the purposes of this study, a revelatory case of Hampton was examined. A revelatory case exists “when an investigator has an opportunity to observe and analyze a phenomenon previously inaccessible to scientific investigation” (Yin 1994, p. 40).

Initially, to address the objectives of this study and to explore the housing problems, a mail survey among the Hispanic immigrants was considered. To support the findings from the mail survey with qualitative information a focus group interview was to be implemented as well. The use of multiple sources of data, or data triangulation, is one of the strengths of a case study that helps to address a broader range of historical, attitudinal, and behavioral issues (Yin 1994). The use of data triangulation and multiple sources ensured the overall quality of the case study.

The major advantage of using a mail survey method is that it does not require a large staff to collect the data (Stark and Roberts 1998). Some of the major advantages of using focus group method include: it allows the researcher to observe the process, to interact directly with the respondents, provide additional information, and to provide the opportunity for clarification of the responses (Berg 1995). For the purposes of this study, the mail survey
method was chosen to reach a large number of Latinos covering a broad range of information while the focus group interview probed deeper into the housing issues (See Appendix A, Appendix B, and Appendix C)\textsuperscript{2}.

Due to limited resources in this research, it was decided to establish contact with the targeted population through an institution that interacts with Hispanics. The church was considered to mediate the relationship between the researchers and the Hispanics. The cooperation with the church saved time and money.

A minister of the St. Thomas Aquinas Church at Iowa State University was contacted by email and was asked to find an appropriate contact that would provide access to the targeted population. The minister responded and provided a list of email addresses of several churches that performed Spanish masses. An email was sent to all of the churches on this list that asked for their participation in the research study. The list included churches of Hampton, Marshalltown, Ottumwa, Des Moines, and several others. The goal was to find a church that met the following criteria:

- A church that was located in the community where the number of Hispanics changed significantly during the last ten years.
- A church that performs masses for the Hispanic community and therefore has connections with Hispanic immigrants.

The Hampton Catholic Church responded to the email and gladly agreed to participate in the research study. Since the census of 1990, the number of the Hispanic population in 2000 increased significantly in Hampton. In addition, the Hampton Catholic

\textsuperscript{2} Appendix A: English version of survey instrument. Appendix B: Spanish version of survey instrument. Appendix C: Focus group discussion topics.
Church had a Hispanic membership list that included Hispanics not only from Hampton, but also from many other surrounding communities. Hispanic masses are performed at the church on a weekly basis. The church had four functions:

1. To help establish contact with Hispanic immigrants
2. To help legitimize the study with the local Hispanic population
3. To provide with a list of Hispanic members
4. To assist in distribution of the questionnaires

The church’s willingness to participate in this case study made it possible to conduct the survey and the focus group interview in Hampton, Iowa.

**Procedure**

Out of approximately 40 people who were present at the church after the Spanish mass, only three agreed to participate in the focus group: two males and one female. Spanish was the respondents’ first language. To facilitate communication between the participants, a translator was present to ensure the accuracy of the responses. It was difficult to convince people to participate in the focus group. The priest explained to us that they are afraid to be reported to Immigration and Naturalization Service. Some of the Hispanics who were present at the church were likely illegal immigrants.

While human resources, time limits, and, of course, money are very decisive in choosing a research method, other factors, like the possibility and sensitivity of each of them to different types of errors should be taken in considerations (Salant and Dillman 1994). To reduce the possibility of error, including sampling error, the questionnaire was mailed to everyone on the list of the Hispanic members of the church. We intended to achieve a
complete census. Mail questionnaires were sent along with the monthly church newsletter to 225 Latino households with a self-addressed postage paid envelope included. The deadline for the return date of the questionnaires was specified in the newsletter of the church. A two-week timeline was given for the respondents to complete the questionnaire. All of the steps aforementioned were undertaken to ensure a high response rate. However, only 19 questionnaires were returned.

The term response rate refers to the proportion of people in a particular sample who participate in the survey (Salant and Dillman 1994). There is always a possibility of a nonresponse error. This error occurs since nonrespondents are different from respondents in a way that pertains to the study focus. In order to minimize the nonresponse error one should aim for the highest response rate possible. There is no a single response rate that all the researchers agreed on being acceptable. For example, Babbie (in Salant and Dillman 1994) suggest 50 percent is adequate. Salant and Dillman (1994), on the other hand, suggest an adequate response rate to be 90 or higher. Nevertheless, the response rate greatly depends on time and money resources. Studies with budget constraints cannot expect to achieve the same rate as studies with follow-ups.

With the low response rate, a random-sample survey was deemed weak and additional information was needed to begin to draw even qualitative conclusions. Data from the mailed survey, therefore, was supplemented with the post-service distribution at the local Catholic Church in Hampton. Over 25 questionnaires were distributed to Hispanics after the Saturday mass. Additional 13-filled questionnaires were returned. One reasons for the non-response was due to our discovery that many local Hispanic immigrants were not able to read
Spanish. One of the Latinos, who also spoke some English, helped three others to fill it out by reading it to them and filling it out for them.

In the case of this research, the non-probability sampling of Hispanic immigrants from the Hampton Catholic church cannot be claimed as representative of a larger population of Hispanics in Iowa, or even of the town of Hampton. Indeed, this limits the ability of generalizing the findings and making estimates (Bailey 1987). However, the goal of this study is to explore housing problems and issues among new Hispanic immigrants in Iowa communities. Therefore, interpretation of the data from both the survey and a focus group should be considered qualitative in nature. Both sets of data provide insight into the hurdles faced by immigrants in Iowa in finding housing.

Participants

In Figure 4 below, the map shows where the city of Hampton is located in the State of Iowa. In addition, the counties where the respondents live and work are shown.

Figure 4: Sites
Hampton is located north of Des Moines, the capital of Iowa. The cities where the respondents live and work are represented in Figures 5 and 6. Respondents work and live in eight counties that surround Hampton.

The ISU Department of Economics classified counties of Iowa into five categories (ISU Department of Economics 2002):

1. Rural non-adjacent – represent non-metro countries with urban populations of less than 20,000 that are not adjacent to metropolitan counties.

2. Rural adjacent – represent nonmetro counties with urban population of less than 20,000 that are adjacent to metropolitan counties.

3. Urban – represent counties with urban populations of 20,000 or more.

4. Metro – represent counties that are included in metropolitan areas of less than one million population.

5. Core metro – represent counties that are included in metropolitan areas of one million population or more.

According to this classification system, all of the counties are rural non-adjacent with the exception of Cerro Gordo County, which represents an urban nonmetro county.

Table 2 below represents the city of residence of the respondents as well as cultural composition of these cities.
Table 2: Total population and Hispanic origin in cities of residence

<table>
<thead>
<tr>
<th>City</th>
<th>Total population</th>
<th>% of Latino population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ackley</td>
<td>1,809</td>
<td>8.2</td>
</tr>
<tr>
<td>Belmond</td>
<td>2,560</td>
<td>5.6</td>
</tr>
<tr>
<td>Britt</td>
<td>2,052</td>
<td>5.8</td>
</tr>
<tr>
<td>Coulter</td>
<td>262</td>
<td>4.2</td>
</tr>
<tr>
<td>Ellsworth</td>
<td>531</td>
<td>11.5</td>
</tr>
<tr>
<td>Hampton</td>
<td>4,218</td>
<td>11.0</td>
</tr>
<tr>
<td>Klemme</td>
<td>593</td>
<td>3.0</td>
</tr>
<tr>
<td>Latimer</td>
<td>535</td>
<td>17.6</td>
</tr>
<tr>
<td>Messervey</td>
<td>252</td>
<td>4.0</td>
</tr>
<tr>
<td>Radcliffe</td>
<td>607</td>
<td>4.4</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2002b

All of the cities represent rural small towns. Among them, Latimer has the largest percentage of Latinos (17.6%).

Although the largest number of the respondents reside in Franklin County, the residents of Hancock, Cerro Gordo, Wright, Hamilton, and Hardin Counties are also represented in the survey. Table 3 below represents the counties of residence of the respondents as well as their cultural composition.

Table 3: Total population and Hispanic origin in counties of residence

<table>
<thead>
<tr>
<th>City</th>
<th>Total population</th>
<th>% of Latino population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cerro Gordo Co.</td>
<td>48,447</td>
<td>2.8</td>
</tr>
<tr>
<td>Franklin Co.</td>
<td>10,704</td>
<td>6.0</td>
</tr>
<tr>
<td>Hamilton Co.</td>
<td>18,438</td>
<td>1.4</td>
</tr>
<tr>
<td>Hancock Co.</td>
<td>12,100</td>
<td>2.5</td>
</tr>
<tr>
<td>Hardin Co.</td>
<td>18,812</td>
<td>2.4</td>
</tr>
<tr>
<td>Wright Co.</td>
<td>14,334</td>
<td>4.9</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau 2002b
The percentage of Latinos in all of these cities as well as half of the counties of the residence is higher than the mean for the state of Iowa. In 2000, the average percentage of Latinos in Iowa was 2.8 percent.

Figure 5: Counties and cities of residence of the respondents

Figure 6: Counties and cities of work of the respondents
The majority of the respondents of the survey (56.3%) resided in Iowa for approximately three to five years. The mean number of years spent in Iowa is 3.31. Almost three-fourths of respondents moved to Iowa from Mexico, or other Latin American countries, with the remaining moving to Iowa from another state. A little over two-thirds of the participants were male and the rest female. The family status of the respondents indicated that 64.7 percent were married, 23.5 were single, and the remainder were either widowed or separated.

The monthly household incomes of the respondents were low. Over 60 percent of immigrant households have monthly household income less than $1,499. The mean number of people per household was 4.48 but the range is eight with the minimum of one and maximum of nine people in a household. The majority of the immigrants were relatively young. Almost half of the respondents were 21 to 30 years old, and over one-fourth were slightly older, from 31 to 40 years old. Areas of employment of the new Hispanic immigrants are presented below in Figure 7. This figure represents different areas with the majority working in the categories of agriculture and manufacturing/industry.

![Figure 7: Area of employment](image)
CHAPTER 4: FINDINGS

Total number of Hispanic immigrants who participated in this research is 35. The majority participated in the survey and filled out the questionnaire. Total number of analyzed questionnaires is 32. The rest participated in a focus group discussion.

There are several reasons for a low response rate as well as lessons to be learned for future research. First, the fact that the church mediated the relationship was not enough for establishing a trust among the immigrants. Not enough time was allowed for the researchers to get to know the targeted population better. Second, many Hispanics are scared to be reported to the INS. People participated in this study are more likely to have a legal status than those who did not participate. Hispanic immigrants were scared to participate and the majority preferred to be invisible. Finally, a finding was made towards the final stage of this study that many immigrants could not read and write. This contingency was not taken in account when designing this research. Future methodological recommendations and implications are suggested later in this paper.

Survey findings

The majority of the respondents arrived in Iowa during the last five years. Only 6.3 percent of the respondents have resided in Iowa for more than ten years. This data follows the state’s tendency of a population change as discussed earlier, as well as the tendencies of the six counties were the respondents reside. According to the Census data of 1980, 1990, and 2000, the majority of Hispanics that live in those counties have moved there during the
last 10 years. Some of them, like Hancock and Hardin counties, did not even have any
Hispanic population in 1980 (See Table 3.)

Table 3: Number of Hispanic population in Cerro Gordo, Franklin, Hamilton, Hancock, Hardin, and Wright Counties, 1980-2000

<table>
<thead>
<tr>
<th>County</th>
<th>1980</th>
<th>1990</th>
<th>2000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cerro Gordo Co.</td>
<td>172</td>
<td>994</td>
<td>1291</td>
</tr>
<tr>
<td>Franklin Co.</td>
<td>15</td>
<td>152</td>
<td>642</td>
</tr>
<tr>
<td>Hamilton Co.</td>
<td>8</td>
<td>116</td>
<td>234</td>
</tr>
<tr>
<td>Hancock Co.</td>
<td>0</td>
<td>129</td>
<td>301</td>
</tr>
<tr>
<td>Hardin Co.</td>
<td>0</td>
<td>106</td>
<td>456</td>
</tr>
<tr>
<td>Wright Co.</td>
<td>20</td>
<td>92</td>
<td>706</td>
</tr>
</tbody>
</table>

For the most of the Hispanic immigrants, Iowa is the first port of entry to the U.S.
Over 72 percent of the respondents resided in country other than U.S. prior to moving to
Iowa. Hispanics, who moved to Iowa from elsewhere within the United States, comprised
27.8 percent of the sample.

Hispanic immigrants prefer to live in single detached housing, duplexes, or
condominiums. Although they prefer to live in a house, according to our data, the ownership
rate for them is low. Only 25.8 percent of the Hispanic immigrants actually owned the house
they live in. According to Housing Census data of 2000, the homeownership rate of the
Hispanics residing in the six counties fluctuates between 24.8 and 52.7 percent. The rate of
Hispanic homeownership rate of the six counties is 40.95 percent (see Table 4). This
percentage stands close to the homeownership rate of the U.S. in the second quarter of 2002,
which was 42.2 percent (U.S. Department of Housing and Urban Development 2002c).
However, the gap between the homeownership rate in our survey and the homeownership
rates for the Hispanics and Latinos of six counties and the United States can be explained. Since the numbers of participants are not representative of their counties of residency, then there is no need for comparison. Over 59 percent of the survey participants are residents of Franklin County, which homeownership rate is 24.8 percent. In comparison with the Franklin County, homeownership rate for the Latino respondents was very close.

Table 4: Hispanic or Latino Householder by tenure, 6 counties of residency of participants

<table>
<thead>
<tr>
<th>Occupied units</th>
<th>Owner occupied (%)</th>
<th>Renter occupied (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cerro Gordo Co</td>
<td>314 50.6</td>
<td>49.4</td>
</tr>
<tr>
<td>Franklin Co.</td>
<td>125 24.8</td>
<td>75.2</td>
</tr>
<tr>
<td>Hamilton Co.</td>
<td>40 35</td>
<td>65</td>
</tr>
<tr>
<td>Hancock Co.</td>
<td>72 52.7</td>
<td>47.3</td>
</tr>
<tr>
<td>Hardin Co.</td>
<td>75 52</td>
<td>48</td>
</tr>
<tr>
<td>Wright Co.</td>
<td>173 30.6</td>
<td>69.4</td>
</tr>
<tr>
<td>Total</td>
<td>799 40.9</td>
<td>59.1</td>
</tr>
</tbody>
</table>

Existing research on immigrant family's size also suggests that families of immigrants are larger than the norm. Indeed, in our sample the average number of people per household was 4.48. For local people, it can appear that the households of newcomers are very large, since the average number of people per household, or the norm, in the state of Iowa is only 2.36 and three per family household (U.S. Census Bureau 2001). The norm is usually a nuclear family consisting of parents and children.

The households of new immigrants are extended and composed of parents, children, grandparents, other relatives, and sometimes friends. The average number of children per household among respondents was 2.18, with minimum of one and maximum of four children.
One of the issues discussed the most regarding immigrant housing is overcrowding of the housing units. According to our data, the average number of people per room was 1.9. Indeed, according to the definitions of American researchers, it indicates that, on the average, the housing units where new immigrants reside are overcrowded. The cause for this is the extended family and low income level. Over 61 percent of the respondents had a monthly household income less than $1,499, which is very low, given that the average number of people per household was 4.48. For better comparison, Table 5 is presented below where median household income, median income for a 4-person family, and per capita personal income for the state of Iowa in 2000 are listed. In other words, the average household income of respondents was less than 31 percent of the median Iowa household income.

Table 5: Monthly median household income, income for a 4-person family and per capita personal income

<table>
<thead>
<tr>
<th>Iowa Incomes 2000</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median household income</td>
<td>$3,582</td>
</tr>
<tr>
<td>Median income for a 4-person family</td>
<td>$4,826</td>
</tr>
<tr>
<td>Per capita personal income</td>
<td>$1,626</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of Economic Analysis 2002

However, the Iowa incomes seem to be a little higher than the incomes in each of the six counties where the survey participants reside. Table 6 below represents the median household incomes of the six counties.
Table 6: Median Household Income 1999. Counties of Residence.

<table>
<thead>
<tr>
<th>County</th>
<th>Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cerro Gordo Co.</td>
<td>$2,988</td>
</tr>
<tr>
<td>Franklin Co.</td>
<td>$3,003</td>
</tr>
<tr>
<td>Hamilton Co.</td>
<td>$3,221</td>
</tr>
<tr>
<td>Hancock Co.</td>
<td>$3,141</td>
</tr>
<tr>
<td>Hardin Co.</td>
<td>$2,952</td>
</tr>
<tr>
<td>Wright Co.</td>
<td>$3,016</td>
</tr>
</tbody>
</table>

Source: ISU Census Services 2000

According to the median household incomes of the six counties, the average median income in 1999 was $3,053.5. Indeed, the median income of the six counties of residence is over $500 less than Iowa median household income. However, the median income of the survey participants was still much lower.

One of the main expenditures from income is rent. According to our data, new immigrants pay a minimum of $180 to a maximum of $625 per month for rent. The average payment for house or an apartment is $319 per month, with the majority of the respondents spending over $250 per month for housing (see Table 7 below).

Table 7: Amount spent for house or an apartment

<table>
<thead>
<tr>
<th>Amount ($)</th>
<th>Frequency</th>
<th>Valid Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>180-200</td>
<td>2</td>
<td>7.4</td>
</tr>
<tr>
<td>201-250</td>
<td>2</td>
<td>7.4</td>
</tr>
<tr>
<td>251-300</td>
<td>12</td>
<td>44.4</td>
</tr>
<tr>
<td>301-350</td>
<td>5</td>
<td>18.5</td>
</tr>
<tr>
<td>351-400</td>
<td>5</td>
<td>18.5</td>
</tr>
<tr>
<td>600 &gt;</td>
<td>1</td>
<td>3.7</td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>100</td>
</tr>
</tbody>
</table>
The cost is not the only factor influencing the choice of apartment. One of the variables in my research is measuring the importance of different factors in the housing choice. Figure 8 below shows different factors that can influence the housing choice. Respondents were asked to check how important each of the factors in their housing choice. Over half of the respondents agreed that cost, space in the unit, and proximity to the job are very important factors when choosing an apartment. The other factors follow like friendly neighborhood, amenities in the apartment, proximity to the shopping areas, etc. The least important factor in their housing choice is the proximity to the bus.

![Graph showing importance of different factors in housing choice](image)

**Figure 8: Importance of different factors in the housing choice**

According to this data, the affordability and the availability are the main issues in the housing choice of the respondents. Since the income of the Hispanic immigrants and their families is
considerably low, they are struggling to find housing that will fit their budget. In order not to spend too much money on travel, they also have to look for housing within a reasonable distance from their employment.

Since families of these immigrants are often extended, another factor they should take in account is a housing unit that will be able to accommodate large family. When it comes to housing choice, factors like cost, space in the unit, and proximity to the job are the most decisive ones. What was found not to be generally important was proximity to friends and relatives nor location in a diverse neighborhood. This last finding is consistent with Broadway (1997), in that Hispanic respondents were not looking for housing in a “clustered” pattern.

Although the distance from home to work is one of the decisive variables for the respondents in choosing a place to live, over 90 percent of the respondents are commuting to work outside the city limits where they live. The modes of travel to work are very diverse (see Figure 9). With such a small number of respondents, it is impossible to find any patterns of travel. However, one characteristic was very persistent. Only 7.7 percent of the respondents live in the town where they work, the rest are commuting to work to other cities.
Figure 9: The modes of travel to work

The choice of housing determines the distance from work. If more available and affordable housing were present in the communities where these families live then they would prefer to live close to where their employment is. Both, immigrant families and the communities will benefit. For immigrant families it will save some money. A community tax base will benefit from more people moving in as well.

Finding an apartment is not an easy task, especially when one should take in account factors like affordability, availability, and proximity to the employment. The whole process
of searching for housing takes time and money. The Hispanic immigrants choose several options for help in their search for housing (see Table 8).

**Table 8: Agents for finding a house/apartment**

<table>
<thead>
<tr>
<th>Agents</th>
<th>Valid %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends and relatives</td>
<td>45.5</td>
</tr>
<tr>
<td>Church</td>
<td>4.5</td>
</tr>
<tr>
<td>Local government</td>
<td>4.5</td>
</tr>
<tr>
<td>Real estate brokers</td>
<td>4.5</td>
</tr>
<tr>
<td>Local newspaper</td>
<td>40.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Only 4.5 percent checked with a real estate broker, church, or local government as an option to get help with finding an apartment or house. Friends, relatives, and the local newspaper are of the real source of assistance in the housing search for new immigrants. The reasons can be different. Either the Hispanic immigrants did not know about different sources that they could use in their search for affordable housing, or these sources were not able to provide help to Hispanic immigrants.

There are number of problems one can face while looking for an apartment. The biggest problem is affordability. Expensiveness was mentioned by 33.3 percent of the respondents. Limited number of available units or availability was mentioned by 25 percent. Finally, 12.5 percent of the respondents also mentioned there was no one to go to for help when searching for a house.

Over 63 percent of the respondents planned to move out of their present housing. Some of them were looking for a bigger space, more bedrooms, others better arrangements in the housing, more amenities. Over a third of the respondents mentioned that the size of their present housing was too small, 20 percent said it was too far from work. The lack of
amenities was mentioned by 14.3 percent and it is possible they are moving to get those facilities in their new homes. The amenities that the respondents would be looking for the most in the new home were washer and dryer (24.8%), air conditioner (23.8%), close to the park (17.8%), and cable TV (14.9).

The type of housing they would be looking for is a single detached house (57.7%) that provides a bigger space and 75 percent of respondents would be looking at expanding the number of bedrooms in the unit. The amount of rent they were willing to pay was higher than they are paying now. Of the total responses, the average rent they would be willing to pay was $364.29. This amount was over $45 higher than the average rent ($319) they were paying for their present housing.

In order to understand how much these immigrants pay for their present housing, how much are they willing to spend on their housing in the future, and what they really can afford, some data from housing Census 2000 for Iowa is provided here. According to Profile of Selected Housing Characteristics: 2000, the median rent in the state of Iowa is $470/month; the median mortgage is $829/month (U.S. Census Bureau 2002a). This is at least $152 more than what our respondents pay for their rent. As for the owning a house, they pay $460 less than the average mortgage payment in Iowa.

The median value house in Iowa is $82,500 (U.S. Census Bureau 2002a). However, as of the year 2000, the median value of the house in six counties of the residence of the respondents is less (See Table 9).
Table 9: Median value of a house in six counties of residence

<table>
<thead>
<tr>
<th>County</th>
<th>Median house value ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cerro Gordo</td>
<td>75,400</td>
</tr>
<tr>
<td>Franklin</td>
<td>55,200</td>
</tr>
<tr>
<td>Hamilton</td>
<td>70,500</td>
</tr>
<tr>
<td>Hancock</td>
<td>59,600</td>
</tr>
<tr>
<td>Hardin</td>
<td>57,200</td>
</tr>
<tr>
<td>Wright</td>
<td>52,500</td>
</tr>
<tr>
<td>Average values</td>
<td>61,733</td>
</tr>
</tbody>
</table>

Source: ISU Census Services 2002

Let us imagine that one of the families from our sample is willing to buy an average house, with the value of $61,733. Fixed rate mortgage for 30 years provides a monthly payment that does not change. The fixed rate mortgage is the most popular loan option available today that provides the lowest monthly payment of all the fixed rate loans. With no money down, interest rate of 8 percent, amortization period of 30 years, the monthly payment is calculated to be $452.97. Even with this monthly payment, almost two times less than the average mortgage for the state of Iowa and the amount the respondents are willing to pay for the housing ($364.29), the average immigrant family would not be able to afford to buy a house.
Focus group findings

The three focus group participants discussed different problems concerning the housing (See Appendix C: Focus group questions). When looking for housing, common problems are the shortage of affordable housing, no credit history, and often change of their place of residency. When the shortage of affordable housing exists in the area, the arrival of immigrants increases the demand for affordable housing even more. According to the respondents, the prices vary from town to town around Hampton. Some towns have more expensive housing than others. Many people choose where to live according to the affordability of housing. This is why some of them must travel long distances to work. When two in the family work in different towns, they have to choose to be close to one place of work or another. One of the respondents travels 30 miles to and from work every day, since they live close to where his wife works. Some of them do not have any choice since they work on the farm where no housing is available, and travel is inevitable. Although, there is an exception:

"...on some farms the housing is provided by the people who owns the farm, and in that case you don't need to travel at all..."

Finding a house was mentioned as another problem. It is very problematic for the immigrants, since "there is nobody to go to for help in the search of housing." To go to a real estate agency is not common. Real estate agents have a bad reputation among new immigrants:

"they don't tell you if there is a problem with the house, and after you buy it appears to have a big problems..."
They do not like to go to the real estate agents, since they do not really help.

"All real estate agents lie, they just need to sell the house..."

The job of the real estate is to sell the house, but what matters is the honesty.

"In Mexico nobody lies to you when you want to buy a house. They will show you all negative, or problematic parts of it one by one, unlike here..."

People lose their trust in real estate agents. It seems there have been cases when real estate agents took advantage of people, who are unaware of the building materials in this country, and sold poor quality houses to the immigrants.

Since finding a house thru the real estate is not a practice, there must be other modes.

One of the most popular practices is just to rely on yourself.

"People will drive around until they will see the sign outside, "for rent" or "for sale".

They also rely on themselves and other relatives and friends for information about vacancies. Friends and relatives keep their eye open for any vacancies around them and the immigrants are checking the classified part of local newspapers. Since the questions in focus group are open ended, none of the respondents brought up during the discussion any public services as an alternative for help in housing.

When searching for housing many of Latino immigrants face prejudice and discrimination because of their cultural background. After making the call, the appointment is made in order for them to go and see the house or apartment.

"When you go, they show it to you but refuse to rent".

Another reason for refusal is large families:
"They necessarily ask you how many children do you have, or how many people will live in the apartment/house."

"They don’t welcome many children, and so “they show the place but don’t rent.”"

Indeed, the average family of newcomers is larger than the average family of local people.

Cultures are different and those differences reflect the lifestyle, living arrangements, and even housing. People from Mexico tend to compare everything to what they were used to in their home country. For example, the houses in Mexico are made of stone. Houses made of different materials tend to have different problems. Therefore, when Mexican immigrants buy houses here, which are not made of stone, they are not sure what to look for in order to evaluate the conditions of the house:

"... people from Mexico can’t know of problems with the house. In Mexico houses made differently, they are made of stone..."

It is possible to assume, that the house made of stone would have different problems and need different types of care from the houses made in Iowa communities. Another difference is that the space in many rental, and even sale units are very small in comparison with the Mexican style.

"They make the rooms so small, that I could fit in one of the rooms of my house only my son’s bed...nothing else!"

"In Mexico the houses are very big and spacious inside and outside."

At the end of the focus group, the respondents were asked to describe the house that will fit their cultural needs. They describe it as an ordinary house in their home country, Mexico. The house should be made of stone, should be spacious outside and inside. The rooms should be bright and large; the yard should be large as well. The important note was made
by one of the respondents that having many rooms is not as important as the size of the rooms. The rooms in the house or apartment should be spacious and bright.

Several issues were discussed during the focus group. In particular, the shortage of affordable and available housing, as well as problems associated with the housing search. One of the important findings is the structure of the homes in the U.S. The respondents said that homes built in the U.S. usually have more rooms but smaller size, which does not accommodate their needs.

Another finding is that immigrants use neither governmental nor private sector services for housing. Number of public housing assistance programs was reviewed earlier, however; none of the interview participants mentioned the use of these services. It indicates that they are either unaware of the services provided for their area, or these services somehow exclude them from participating. Many immigrants would be excluded from using the public housing assistance programs since they are illegal. There is nothing can be done to help them until they resolve their status problems in this country. However, legal immigrants should be eligible for the housing assistance programs provided in the area, given they know about these programs, and they are treated equally as the rest of the eligible families.
CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

This study of housing issues of Latino immigrants in Iowa communities was exploratory in nature. Although, the sample of this research was not representative of the entire Latino population of Iowa, it still represents the opinions of 35 Latino immigrants. Furthermore, given the fact that there are very little research studies on housing for immigrants in Iowa, the findings of this exploratory research study can be considered as a contribution to future research studies.

After a review of the physical and economic characteristics of housing, we can conclude that the housing stock is old; the vacancy rates in many communities are very low. These create a shortage of available and affordable housing as well, which is very important for new immigrants. Indeed, housing affordability is the main issue among the new immigrants.

The crowding is another variable when looking at the Hispanic household. The number of people in the housing unit occupied by Hispanics is above the norm. It is also interesting to note there may be a direct dependence between age and the level of crowding. According to the findings, the mean for the level of crowding for the respondent younger than 30 years old is 2.5, while for respondents over 30 years old the mean goes down to 1.3.

Homeownership is a very important indicator of belonging to the community. This also indicates that one is settled into the country. According to our findings, a little over a quarter of the respondents were homeowners. The low home ownership rate is a result of several problems. The most important is a lack of financial resources. Since most of them are working for very low wages, it is almost impossible to provide day-to-day living and save
money to buy a house. Another problem is an absence of credit history, which makes them ineligible for a mortgage. These problems prevent many immigrants from owning a house.

When it comes to the search for a place to live, friends, relatives, and local newspapers do the job of the housing agent. Neither private nor public services were popular. One of the problems with housing was mentioned that there was nobody to go to for help. They use neither real estate services nor the governmental housing assistance program.

According to our findings, over half of the respondents were planning to move to a new house or apartment and the remaining are working in this direction. The first characteristic they will be looking for is more bedrooms and a larger overall space. One of the main characteristics of the housing they repeatedly mentioned during this research is wider space. For the housing type, they prefer house to apartment and even condominiums and duplexes. That type of the living arrangement reminds them of their home. The house that will fit their needs was described as an ordinary Mexican house made of stone, has wide and bright rooms, with a wide and spacious yard surrounding it. Some of the immigrants were willing to pay higher rent for better housing. For those who do, the average rent they are willing to pay is $45 higher than the average rent they are paying now. The amenities to look for in the new housing units are washer and dryer, air conditioning, cable television, and approximity to the park. The distance the majority of them are willing to travel is up to 25 miles. Some of them even agreed to travel up to 40 miles to work.

The findings of this research bring to the conclusion that not enough is currently being done to accommodate new immigrants with the adequate housing. However, with the increasing number of immigrants local and state authorities should admit that the change should be accommodated. To accommodate the newcomers, local communities need to
review their polices. In order to do this, extensive research should be completed to learn more about the newcomers, about the projected changes to the communities, and about the consequences of these changes. There is a need for an outreach program that will pay special attention to the immigrants and the changes they bring with them. If communities continue to ignore the presence of these people, treat them as a different segment of the population, and wait until they blend into Iowa society the risk of promoting the creation of underclass in our communities will continue to exist.

Some of the questions for future planning research are whether the comprehensive plans of Iowa communities, especially the ones with the high number of newcomers, are up-to-date. Do they reflect the changes within the communities and whether they address the needs of Immigrants?

Another question for future research is whether the number of people being served by housing authorities reflects the number of those being in the poverty. The review of Census data as well as data obtained form the housing programs in the communities will help to analyze it further.

**Limitation of the research**

One of the disadvantages of this research was limited budget that did not allow for follow-ups or other incentives for the respondents' participation. Other limitations of this study were difficulties of reaching the immigrants as well as language barrier. The majority of the targeted group of Hispanic immigrants did not speak English. Illiteracy problem was also observed among the people.
The problem of being illegal in the U.S. is another potential reason for the low response rate. Some of the Latinos might not be “legal” immigrants. These immigrants enter the country illegally, without being inspected by a U.S. immigration officer, or legally, with temporary visas, and then remain in the country beyond the expiration date of the visa (Iowa Department of Economic Development, 2002). They are afraid to be caught by the INS and therefore they try to avoid people they do not know. There is a possibility that among the people who attended the church and who were asked to participate this research were also illegal immigrants, which also caused low response rate and unwillingness to participate.

Methodological implications

One of the most important lessons learned from this research relates to the methodology. To conduct mail survey, one should have enough financial resources to offer incentives to insure higher response rate. However, when working with immigrants the possible difficulties with language, illiteracy, and status also need to be addressed. I would recommend using qualitative methods of research in order to establish trust and avoid the problem of illiteracy that is possible among the new Hispanic immigrants. Face-to-face interview or focus group methods can be used in order to ensure the quality of data and a better representation of the topic studied. Through words, people are able better express themselves. In addition, establishing trust is easier thru the face-to-face contact. It also gives the researcher a chance to focus on the significance individuals assign to their experiences.

Cooperation with relevant organizations, like the church, Latino networks, Latino clubs, is strongly recommended in order to establish a rapport with the contacts and build
trust. Although the qualitative methods require more time and human resources, the results will justify the expenses.

**Recommendations**

The findings of this research suggest that the housing situation of Latino immigrants in Iowa communities needs special attention. In order to understand the housing issues of Latino immigrants better, it is very important to continue this research into the housing needs of Iowa immigrants. Continues in-depth research will assure the quality of the information and appropriateness of the strategies follow.

The communities, experiencing influx of Hispanic immigrants, should realize that they can not ignore the newcomers any further. The communities, local governments, along with private and non-profit organization should cooperate in order to accommodate the newcomers and satisfy their housing needs. There are several things would need to be done. First, the local governments need to update their comprehensive plans since the demographic changes that happened for the last five to ten years in many Iowa communities need to be accommodated. Hispanic immigrants need to be treated as a unique group with special characteristics and needs. To accommodate their housing needs, they should be included in the planning process and housing policy design along with all other groups of society.

Gaps exist in the work of public housing programs. The existing housing assistance programs in Iowa communities appear not to accommodate the new immigrants very well. However, to restructure public housing assistance programs in order to accommodate and include the new Hispanic immigrants to use the services is not an easy and probably not the
most feasible way to do. One of the possible solutions can be the creation of an outreach program, on regional or local level that will focus on the housing needs of Iowa Hispanic immigrants. The program will work with immigrants to help them with housing issues. It will be sensitive to their cultural background. One of the most important functions incorporated in this work will be the educating them about homeownership possibilities, alternatives of different programs for the low-income families, also providing consulting on managing the money to buy a house.

Another problem is that many immigrants want to buy houses, but often do not have money for a down payment. Banks refuse to assist these people because some of them do not have the credit history, others did not have time to establish a good record. The outreach program could also serve as a consulting agency to help the Hispanic immigrants to become homeowners. The program should attempt to help the new immigrants with the financial problems. In this attempt, the program can cooperate with private banks, with non-profit organizations, also foundations, like the Fannie Mae Foundation.

An issue affecting all Iowans, immigrants included, is the decreasing stock of affordable housing in Iowa's communities. The state and local governments should encourage the constructions of more affordable housing units. Since the construction of affordable housing is not profitable for the developers, because of the low return rates, the local government should provide incentives for them to build that type of housing as well.

The problems of reaching the immigrants were identified and recorded in this exploratory study. Work needs to be organized in the manner that will establish trust within the Hispanic community. Cooperation with all possible organizations that have established the contact is recommended. The Church can be one of the partners, but the limitation of
relying on the church as a sole contact point was documented by this study. Some Iowa communities also have IDCs (Iowa Diversity Committees) that could be another partner in the work with the Hispanic immigrants.

Other possible contacts could be the New Iowan Centers and Community Voices program. There are three New Iowan Centers located in Muscatine, Sioux City, and Ottumwa. The program provides assistance for new residents of Iowa for a little over 2 years. During that time, they establish contacts and trust. Community Voices program organized by Iowa State Extension to communities also provides services to Spanish speaking residents and helps them to integrate into community.

In other words, there are programs out there that are working with Hispanics and already established the contact and the trust. It would be a matter of time to establish the contact with them and understand how it would be possible to cooperate in order to achieve a good result. Housing conditions of Latino immigrants need to be improved in order to retain and assimilate the new immigrants within Iowa’s communities. The improvement of housing conditions of the Hispanic immigrants in Iowa will also improve their quality of life and the quality of life of the communities as well.
APPENDIX A: ENGLISH QUESTIONNAIRE

1. How long have you been living in Iowa? (check 1 answer)
   _____ Less than a year
   _____ 1-2 years
   _____ 3-5 years
   _____ 6-10 years
   _____ 10 + years

2. Where did you live before moving to Iowa? (check 1 answer)
   _____ In other state
   _____ In other country

3. What type of housing do you live in? (answer 1 entry)
   _____ Apartment, # of bedrooms
   _____ Studio apartment (only one room)
   _____ Single detached housing, # of bedrooms
   _____ Mobile home, # of bedrooms
   _____ Duplex, # of bedrooms
   _____ Condominium, # of bedrooms
   _____ Other (specify)

4. Do you own or rent the house you live in? (1 answer)
   _____ I own the place
   _____ I rent the place

5. How many people live with you in this housing unit? #
   How many of them are your children #
   Parents #
   Other relatives #
   Friends #

6. How much is the total monthly rent or payment? $_______

7. How satisfied are you with your present housing conditions?
   a. Very satisfied         b. somewhat satisfied         c. Not satisfied at all

8. How important are the following factors in choosing your present house/apartment

   Not important Somewhat Very
   important important
Spacious big apartment 1 2 3
Amenities (i.e. AC, WD, balcony, cable, internet connect.) 1 2 3
Proximity to the job 1 2 3
Proximity to the shopping area 1 2 3
Cost 1 2 3
Nice/friendly neighborhood 1 2 3
Close to friends and relatives 1 2 3
Diverse neighborhood 1 2 3
Close to bus service 1 2 3
Other (specify) 1 2 3

9. Who or where do you get help in finding a house/apartment?

____ Friends and relatives
____ Church
____ Local government officials
____ Welcoming centers for immigrants
____ Real estate brokers
____ Local newspaper
____ Other (specify)

10. What are the problems that you encountered in looking for your present apartment/house? (all that apply)

____ Limited number of available units
____ Limits on the # of occupants/residents
____ Expensive
____ Lack of clean and appropriate housing
____ Community is not welcoming
____ Housing agents are not welcoming
____ Nobody to go to for help in finding apartment/house
____ Others

11. What problems do you have in your present housing? (check all that apply)

____ too small
____ too expensive
____ lack of amenities (i.e. AC, WD, cable, internet connection)
____ too far from work
____ problems with neighbors
____ not safe
____ others (please specify)

12. Are you planning to move to a different apartment/house in the next 5 yrs?

____ Yes, I am planning to move
____ No, I am not planning to move
13. If you are to move to a different house/apartment, what housing characteristics will you look for?

a) Type of housing *(check & answer all that apply)*

- ___ Apartment, ___ # of bedrooms
- ___ studio apartment (only one room)
- ___ Single detached housing, ___ # of bedrooms
- ___ Mobile home, ___ # of bedrooms
- ___ Duplex, ___ # of bedrooms
- ___ Condominium, ___ # of bedrooms
- ___ Other (specify) ____________, ___ # of bedrooms

b) Amenities/facilities included *(check all that apply)*

- ___ washer/dryer
- ___ balcony
- ___ air-conditioning
- ___ internet connection
- ___ cable
- ___ park
- ___ with bus service
- ___ diverse community
- ___ others (specify)

c) ___ monthly payment or amortization ($)

d) distance from work, ___ # of miles away from work

e) ___ no restrictions on the no. of occupants (i.e. welcome extended families)

14.
15. City of Residence: ______________ 

16. City of Employment ______________ 

17. Total monthly household income: *(Please, check one answer)*

- ___ Less than $1,499
- ___ 1,500 to 2,499
- ___ 2,500 to 3,499
- ___ 3,500 to 4,499
- ___ 4,500 or more
18. Age: (one answer)

___ 18 to 20
___ 21 to 30
___ 31 to 40
___ 41 to 50
___ 51 to 60
___ 61 and above

19.

20. Sex: ___ Male  ___ Female

21. Marital status:  ___ Single  ___ Married  ___ Divorced  ___ Widowed

22. How many children do you have? _____
   - How many of your children under age 18 are living with you today? _____
   - How many of your children over 18 are in your country of origin? _____

23.

24. Country of origin: ____________________

25. Years of formal education you received: ___________ # of yrs.

26. What area are you working in?

___ Agriculture
___ Manufacturing/ Industry
___ Small Business
___ Services
___ Local government administration
___ Office/administration
___ Other (specify
___ I am unemployed
Este programa “Vision Comunitaria 2010” fue creado con la intención de recurrir 310,000 nuevos residentes de Iowa. Una de las principales intereses de esta iniciativa es la habilidad y accesibilidad de vivienda. Esta inspección es conducida por el Instituto para la Investigación del Diseño & Alcance (IDRO) en la Universidad del Estado de Iowa en Ames, Iowa que intenta saber las condiciones actuales de vivienda en pueblos pequeños. Su participación nos ayudará mucho a identificar su preocupación sobre vivienda que probablemente necesita atención especial. El resultado de esta inspección sugerirá mejoras futuras a la corriente condición de viviendas en su área tanto como a otros pueblos pequeños en Iowa.

Este cuestionario toma acerca de 10 minutos, usted no tiene que contestar a aquella pregunta que lo haga sentir incómodo. Todas sus respuestas se tratarán confidencialmente y el informe se presentará en un nivel acumulado.
CUESTIONARIO

1. ¿Cuántos años ha vivido en Iowa? (Escoja solo una respuesta)
   
   Menos que un año
   1-2 años
   3-5 años
   6-10 años
   10 + años

2. ¿Dónde vivía antes de moverse a Iowa? (escoja solo una respuesta)
   
   En otro estado
   En otro país

3. ¿En qué tipo de albergue vive? (escoja solo una respuesta)
   
   Apartamento, # de dormitorios
   Apartamento de estudio (sólo una habitación)
   Solo en una habitación, # de dormitorios
   Hogar móvil, # de dormitorios
   Duplex, # de dormitorios
   Condominio, # de dormitorios
   Otro (especifica)

4. ¿Es Usted dueño o renta en la casa que usted vive?? (escoja solo una respuesta)
   
   Dueño
   Alquila el lugar

5. ¿Cuántas personas viven con usted en esta casa? #
   a. Cuántos de ellos son sus niños #
   b. Padres #
   c. Otros parientes #
   d. Amigos #

6. ¿Cuánto paga de alquiler al mes? $

7. ¿Qué tan satisfecho está usted con las presentes condiciones de la casa? (circule solo una respuesta)
   a. Muy satisfecho
   b. Algo satisfecho
   c. No satisfecho en todo

8. Que tan importante son los factores siguientes para usted al escoger su casa o apartamento actual (por favor solo un numero por cada factor cada factor)
<table>
<thead>
<tr>
<th></th>
<th>1 - No importante</th>
<th>2 - Algo importante</th>
<th>3 - Muy importante</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Que el apartamento sea</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>grande y espacioso</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Comodidades (yo. E. A.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>AC., WD, balcón, cable,</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>conexión a internet)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Proximidad al trabajo</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>d. Proximidad a la área</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>que hace de compras</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Costo</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>f. Vencindario Agradable</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>g. Cerca de amigos y</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>parientes</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>h. El vencindario</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>diverso</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i. Cerca de servicio de</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>autobús</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>j. Otro</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>(especifica)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. ¿Dónde o con quien usted obtiene usted ayuda para buscar por una casa o apartamento? (Por favor, escoja todas las que se le aplican a usted)

___ Amigos y/o parientes
___ Iglesia
___ Oficiales locales del
gobierno
___ Centros acogedores para
___ Inmigrantes
___ Agentes de bienes raíces
___ Periódico local
___ Otro
___ (especifica)

10. ¿Cuáles fueron los problemas que usted tuvo al buscar por su casa o apartamento? (Por favor, escoja todas las que se le aplican a usted)

___ Número limitado de unidades
___ Disponibles
___ Limite en el número de ocupantes
___ Costoso
___ Falta de limpieza y vivienda apropiada
___ Comunidad no es acogedora
___ Los agentes de vivienda no son acogedores
___ No hay nadie para acudir por ayuda para encontrar
___ Apartamento o casa
___ Otros
11. ¿Qué problemas tiene usted en su presente vivienda? (escoja todas las que aplican usted)

- ___ Demasiado pequeño
- ___ Demasiado costoso
- ___ Falta de comodidades (yo. E. C.A., WD cable, conexión a internet)
- ___ Demasiado distante del trabajo
- ___ lProblemas con vecinos
- ___ No es seguro
- ___ Otros (especifica por favor)

12. ¿Planea usted moverse a un apartamento diferente o casa en los próximos 5 años?

- ___ Sí, planeo moverme
- ___ No, planeo moverme

13. ¿Si tuviera que moverse a una casa o apartamento diferente, qué características de vivienda usted buscaría? (escoja todas las que aplican usted)

a) Tipo de albergue
   - ___ Apartamento, _____ # de dormitorios
   - ___ Apartamento de estudio (sólo una habitación)
   - ___ Solo en una habitación, _____ # de dormitorios
   - ___ Hogar móvil, _____ # de dormitorios
   - ___ Dúplex, _____ # de dormitorios
   - ___ Condominio, _____ # de dormitorios
   - ___ Otro (especifique), _____ # de dormitorios

b) Comodidades/las facilidades incluyeron (cheque todo que aplica)
   - ___ Lavadora/Secadora
   - ___ Balcón
   - ___ Aire Acondicionado
   - ___ Conexión del internet
   - ___ Cercano servicio de autobús
   - ___ Comunidad diversa
   - ___ Otros (especifica)
   - ___ Cable

   c) _____ Pago o la amortización mensuales ($)
   d) la distancia del trabajo, _____ # de millas de distancia al trabajo
   e) _____ sin restricciones en el # de ocupantes (yo. E. da la bienvenida a parientes)

**Proporcionémos con la siguiente información acerca de usted:**

Ciudad en donde vive: ___________ Ciudad donde trabaja: ___________

Ingreso mensual total de su hogar: (escoja solo una respuesta)

- ___ Menos de $1,499
- ___ 1,500 a 2,499
- ___ 2,500 a 3,499
- ___ 3,500 a 4,499
- ___ 4,500 o más

Edad: (escoja solo una respuesta)

- ___ 18 a 20
- ___ 21 a 30
- ___ 31 a 40
- ___ 41 a 50
- ___ 51 a 60
- ___ 61 y arriba
Sexo: ___ Masculino   ___ Femenino

Estado civil:
   ____ Soltero(a)        ____ Divorciado(a)
   ____ Casado(a)         ____ Enviudado(a)

¿Cuántos hijos(a) tiene usted?
- Cuántos de sus hijos que son menores de 18 años viven con usted? ______
- Cuántos de sus hijos mayores de 18 están en su país de origen? ______

País de origen: _______________________

Cuántos años de educación formal recibió?: __________ años.

¿En qué área está trabajando?
   ____ Agricultura
   ____ Fabricación/Industria
   ____ Pequeña empresa
   ____ Servicios
   ____ Administraciones locales del gobierno
   ____ Oficina/Administración
   ____ Otro (específico)
   ____ Estoy desempleado

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Cuando ya halla completado el cuestionario doblelo por la mitad, lo deposita en el sobre y lo deposita en el correo. El sobre ya tiene pagada la estampia.
Gracias por su participación. Apreciamos su ayuda. Si usted piensa en algo más que usted quiere decirnos, o si usted tiene cualquier pregunta acerca del proyecto de investigación, por favor contacte Nora M. Ladjahasen en (515)294-0734, nading@iastate.edu, o Kristina Levonyan en (515) 239-5079, klevony@iastate.edu.

Gracias por su tiempo!
APPENDIX C: FOCUS GROUP QUESTIONS

1. What were the problems that you experienced in search for housing?

2. Who did you go to get help with the search for the housing?

3. Did you have a bad experience in search for housing, or know anybody who had?

4. What are the main housing problems that exist and what are the solutions for those problems?

5. What are the characteristics of the house/apartment that will fit your cultural needs?
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