

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

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“Por ser nosotros latinos, tenemos que trabajar y luchar doble, por nuestro color.” [Because we are Latinos, we have to work and fight twice as hard, because of our color.]

Topic: I researched homelessness, housing, and homeownership for Latinos in the U.S., Washington, and Walla Walla. After narrowing the focus of my research, I posed the question: what impacts homeownership rates for Latinos in Washington State? I chose to concentrate on two aspects (of many) affecting Washington Latinos—immigrant status and income level.

Methods: The data collected included immigrant status, income levels, and homeownership rates for three groups: the total population, Latinos, and non-Latino whites. I gathered data for both Walla Walla and Washington. Comparing Walla Walla data to that of Washington provided a case study by which I could effectively analyze housing programs provided at a state and local level and compare them with a Utah case study. Representatives from the Walla Walla Housing Authority (WWHA) graciously agreed to answer my questions about programs and policies offered by that agency. After analyzing homeownership data for the aforementioned subgroups, I focused on the factors that contribute to low-homeownership rates among Latinos. The secondary research of scholarly literature helped organize my argument around the contradicting findings of scholars regarding the impact of immigrant status on homeownership attainment. I also realized the importance of understanding the complex relationship of multiple factors affecting Latinos.

Findings: Homeownership, for both interviewees, is still a sought after goal, regardless of current financial standing. I found that the difference between homeownership rates for whites and Latinos in Walla Walla is 85.6 percent. Furthermore, the disparity between median household income for these same two groups is almost \$15,000. The WWHA does not have Latino-specific programs for homeownership attainment. Both Latinos interviewed reiterate the fact that they simply cannot work enough or earn enough to pay for housing. One interviewee said, *“por más que trabajo, no alcanza el dinero”* [no matter how much I work, the money isn’t enough]. However, neither person interviewed thought that being an immigrant hindered them more than being Latino.

Recommendations: The State of Washington Department of Community, Trade, and Economic Development (CTED) could instigate a community-based effort (in Walla Walla, for instance) by awarding grants to local organizations such as businesses, churches, banks, and social service agencies that offer bilingual workshops on debt and income management. Individuals, in turn, benefit from the education of money management and have an increased potential to save up for a home purchase. Furthermore, individuals should demand that state and local governments provide these educational opportunities for learning more about household finances.

Community Partner: Melinda Townsend, my community partner, heads the Helpline office in Walla Walla.